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?show files;ds
File 348:EUROPEAN PATENTS 1978-2002/Jul W01
         (c) 2002 European Patent Office
File 349:PCT FULLTEXT 1983-2002/UB=20020711,UT=20020704
         (c) 2002 WIPO/Univentio


Set     Items    Description
S1     385641    CUSTOMI? OR CUSTOM OR TAILOR? OR PERSONALIZ? OR PERSONALIS?
                 OR ADJUSTABLE OR AUTOMATIC? OR AUTOMATED? OR AI OR DSS OR DE-
                 CISION()SUPPORT OR INTELLIGENT?
S2       2231    INVESTMENT(2W)FUND? ? OR MUTUAL()FUND? ? OR 401K OR 401()K
                 OR RETIREMENT(1W)ACCOUNT OR INVESTMENT(2W)ACCOUNT? ? OR PORTF-
                 OLIO? OR ACCOUNT(2W)MANAGEMENT
S3     134176    CENTRAL(2W)COMPUTER? OR HOST? OR SERVER? OR MAINFRAME? OR -
                 MAIN()FRAME? OR CLIENT(2W)COMPUTER?
S4     179203    RULE? ? OR TRIGGER? ? OR CUSTOM?(2W)SET OR RULE()BASED OR -
                 SET(2W)(CONDITION? ? OR STANDARD? ?) OR TEMPLATE? ?
S5     228875    TRANSACTION? OR PURCHASE? OR ACQUISITION? OR ACQUIRING OR -
                 BUY? OR SELL? OR TRADE?
S6     543254    SIGNAL? OR NOTIFY? OR NOTIFICATION? OR MESSAG? OR CONFIRM?
                 OR EMAIL? OR MAIL?
S7       5505    REBALANC? OR RE()BALANC? OR RESTRUCTUR? OR REINVEST? OR RE-
                 ALLOCAT? OR RE()ALLOCAT?
S8        318    S1(2S)S2(2S)S4
S9          0    MC=T01-J05B4P
S10         0    S2 AND S9
S11         0    S4(2S)S10
S12         0    S11 NOT S8
S13       996    S1(2S)S2
S14      3195    KNOWLEDGEBASE? OR KNOWLEDGE()BASE? OR EXPERT()SYSTEM
S15        16    S13(2S)S14
S16       615    S2(2S)S4
S17       307    S16 NOT (S8 OR S11:S12)
S18       138    S1(S)S2(S)S4
S19        86    S6(S)S18
S20         6    S7(S)S18
S21        92    S5(S)S18
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?t20/5,k/all

20/5,K/1   (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00797970   **Image available**
INVESTMENT ADVICE SYSTEMS AND METHODS
SYSTEMES ET PROCEDES DE CONSEIL EN INVESTISSEMENTS
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  Claims
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English Abstract
  The present invention provides investment advice systems. One version of
  the present invention provides investment advice systems that allow a
  user to select one or more advisors from a list of investment advisors.
  According to this version of the invention, the end user can receive
  advice on an particular transaction either separately from each
  investment advisor or in consensus. The system offers advice in part on
  the user's portfolio, tax position and risk profile and in part on the
  advisors evaluation of current market conditions. Thus, when a user is
  considering making a transaction, the user can obtain advice that can
  take into portfolio information including a user's proposed transaction
  and/or user portfolio information. A user armed with the above-described
  customized advice can execute a specific transaction and have their
  portfolio updated to reflect execution of that (those) order(s). In an
  alternative embodiment, a user's desire to buy or sell a security and/or
  a need for rebalancing a user's portfolio can generate transaction(s). As
  a result, the system will generate a buy/sell list (including recommended
  alternatives) from which a user can select.

French Abstract
  La presente invention concerne des systemes de conseil en matiere
  d'investissements. Une premiere version de cette invention fournit des

systemes de conseils en investissements qui permettent a l'utilisateur de
selectionner un ou plusieurs conseillers dans une liste de conseillers en
investissements. Selon cette version, l'utilisateur final peut recevoir
des conseils sur une transaction particuliere de la part d'un des
conseillers, soit de maniere individuelle soit en accord avec les autres
conseillers. Ce systeme offre des conseils en partie sur le portefeuille,
la situation fiscale, et le profil des risques de l'utilisateur, et en
partie sur l'evaluation des conseillers de la situation actuelle du
marche. Ainsi, lorsqu'un utilisateur envisage d'effectuer une
transaction, il peut obtenir des conseils, par exemple des informations
de portefeuille telles qu'une transaction d'utilisateur proposee et/ou
des informations de portefeuille d'utilisateur. Grace a ce dispositif
personnalise, l'utilisateur peut executer une transaction specifique et
son portefeuille peut etre mis a jour afin de reflechir l'execution de
son/ses ordre(s). Dans une variante, le desir d'un utilisateur d'acheter
ou de vendre un titre et/ou le besoin de reequilibrer le portefeuille
d'un utilisateur peuvent creer une/des transaction(s). Ainsi, le systeme
creera une liste d'achats/ventes (comprenant les options recommandees) a
partir de laquelle l'utilisateur peut faire son choix.

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                          19th month from priority date

Fulltext Availability:
  Claims

Claim
... products tend to be security specific and do not take into account the
  user's **portfolio** or tax position as noted above. With respect to the
  third point, Forrester Research in...

...incorporated herein by reference in its entirety, estimates that
  approximately twenty million households will use **automated** online
  advice solution by 2005. Thus, mutual ftinds and brokers/planners require
  productivity tools to...

...impact that the transactions would have on the risk/reward balance of
  the user's **portfolio** ; 2) the impact on the quality of stocks held in
  the user's **portfolio** as determined by advisors, either
  2
separately or combined; 3) the forecast for the stocks...

...Thus, a need remains for an investment advice system that provides
  clear, easy-tocomprehend advice, **customized** to the user as to that
  user's **portfolio** holdings, tax position and risk profile at the time
  the user is reviewing his/her **portfolio** and/or considering making a
  transaction. In other words, a need exists for an investment...than one
  advisor, on a proposed transaction or on the condition of the user's
  portfolio .
Summary of the Invention
The present invention provides systems and methods for providing
investment advice...

...particularly suited to network-based investment advice services that
  provide investment advice and manage securities **portfolios** for clients,
  such as individual investors or financial planners, over a computer
  network, such as...

...database operably coupled to the server computer. The database may identify a plurality of securities **portfolios** and may maintain **portfolio** information associated with the security **portfolios** . The investment advice service preferably includes a user interface including controls whereby a client can access **portfolio** information concerning a securities **portfolio**

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identified by the database. The investment advice service is preferably available via a computer network to assist a client in managing a securities **portfolio** identified by the database. The investment advice service may include a trade advisor component hosted by the server computer and operatively coupled to the database to receive **portfolio** information for a securities **portfolio** of the client. The trade advisor component may include an asset allocator component operable to compare the **portfolio** information received by the trade advisor component with a benchmark **portfolio** for the securities **portfolio** . The trade advisor component preferably proposes securities transactions to the client at least in part based on the comparison by the asset allocator of the **portfolio** infon-nation with the benchmark. The terms "client" and "clients" as used herein may refer...

...individual investor, a financial planner or financial institution that may manage one or more securities **portfolios** , or any other person, business, or entity that may transact with an investment advice system to receive investment advice and/or **portfolio** management services. In accordance with an additional aspect of the present invention, the investment advice...

...security ranking aggregator component. hi accordance with a further aspect of the present invention, the **portfolio** information maintained by the database may include tax lot information for the **portfolios** identified by the database. Preferably, the trade advisor component is operative to receive the tax lot information for a securities **portfolio** of a client and to propose securities transactions for the securities **portfolio** at least in part based on the tax lot information for the securities **portfolio** . In accordance with another aspect of the present invention, the investment advice service may include...

...accordance with a further aspect of the present invention, the investment advice service includes a **portfolio** tracker component hosted by a server computer and operably coupled to the database. The **portfolio** tracker component preferably has a **portfolio** interface for receiving **portfolio** information concerning a securities **portfolio** from a client and is preferably operative to interface with the database to maintain the **portfolio** information in a securities **portfolio** identified by the database. The **portfolio** tracker component is preferably operative to establish a benchmark for a **portfolio** of a client based on risk information received from the client. In accordance with another...

...present invention, the asset allocator may include a risk ranking component operative to compare the **portfolio** information received by the trade advisor component with the benchmark to provide a risk rating for the securities **portfolio** . In accordance with one embodiment of the invention, a computer-implemented method for providing investment...
...over a computer network includes providing access over a computer network to a database maintaining **portfolio** information for a plurality of securities **portfolios** and managing a securities **portfolio** identified by the database for a client. The securities **portfolio** may be managed by requesting **portfolio** inforination for the securities **portfolio** from the database, comparing the **portfolio** information to a benchmark for. the securities **portfolio** , and proposing securities transactions to the client based at least in part on the comparison of the **portfolio** information with the benchmark for the securities

July 19, 2002 3 17:36

portfolio . In accordance with a further aspect of the present invention, the computerimplemented method may include...

...the computer
implemented method may include requesting tax lot information from the database for the **portfolio** and proposing securities transactions to the client based at least in part on the tax lot inforination for the securities - **portfolio** .
5
In accordance with a further aspect of the present invention, the computer implemented method...network and allowing a client to execute securities transactions, through the broker connection, for securities **portfolios** identified by the database.
In accordance with another aspect of the present invention, the computer implemented method may include receiving **portfolio** infori-nation for a securities **portfolio** from a client and storing the **portfolio** information for the securities **portfolio** in the database. In accordance with a further aspect of the present invention, the computer implemented method includes requesting risk information for a client for a **portfolio** identified by the database and establishing a benchmark for the **portfolio** based on the risk information. The method for providing investment advice to a client over...

...of FIG. 1. FIG. 5 is a diagram illustrating the data flow between the dynamic **portfolio** risk computations performed by the asset allocator of FIG. 2B. FIG. 6 is a diagram illustrating the data flow of **portfolio** information to and from the investment advice system of FIG. 1. FIG. 7 is a diagram illustrating the breakdown of a **portfolio** into tax-lots for use by the investment advice system of FIG. 1. FIG. 8A...

...trade execution results" screen of FIG. 9. FIG. 15 shows one embodiment of the "trade **templates** " screen of FIG. 9. FIG. 16 shows one embodiment of the "trade station" screen of...

...of-sale advice the invention encapsulates client risk information with the concept of a Benchmark **Portfolio** . Clients can chose to use benchmarks such as the S&P500 or the Wilshire 5000. In one embodiment, a client can also establish a **customized** benchmark that meets the client's nisk/return objectives. The system then compares client **portfolios** against the selected standard in terms of diversification, factor exposure, the value-weighted average ranking and performance. A client **portfolio** generally consists of approximately 20 securities or more, selected from among the best securities as...user advice on a large number of stocks, which she can apply in managing her **portfolio** and in evaluating her list of potential purchases. Stocks highly recommended by analysts generally outperform...

...use the rankings to compare individual stocks and compare the average ranking of her current **portfolio** to a **portfolio** after trades or to a benchmark **portfolio** (such as the S&P 500). Still another benefit is that she can override rankings...

...when she chooses to rely on her own views or opinions from other sources.
Regarding **Portfolio** Risk Estimates
Another version of the system calculates and reports risk estimates for individual stocks and for **portfolios** . The system provides risk estimates that comply with the views of many investors concerning **portfolio** risk. In one embodiment, the underlying risk model takes into account common factors, sector exposure...

...Roe, Capitalization, Market Risk). Many investors can interpret these common factors, each of which impacts **portfolio** returns. The

sensitivity of individual companies to each factor depends on stock characteristics with which...

...broad sector definitions through its on-screen displays, e.g., through a display of a **portfolio** associated with an account as shown in FIG. 12. The system estimates factor covariances with...

...system can translate all risk measures into annual terms. In another embodiment, the system calculates **portfolio** risk measures that are useful to an investor and that a typical investor can understand. The system provides an average risk ranking for stocks in the **portfolio** . The system also provides a traditional measure of risk, i.e., the standard deviation of...

...individual stock concentration. In addition, the system provides two measures of risk, which address the **portfolio** 's potential to lose money. The first measure is Value at Risk (VaR), which is...

...in a bad market. The system estimates both measures based on the risk of the **portfolio** with adjustments for the fact that **portfolio** returns have thick tails. Specifically, in one embodiment, the system takes the estimated standard deviation of the **portfolio** return (which assumes a normal distribution of stock returns) and transforms it to a t context of her **portfolio** and what the source of risk is - from factor exposure, sector exposure or concentration in the particular stock. These stock calculations follow similar partitions to that employed for the **portfolio** risk measures. The system can present the stock calculations both in terms of variance (traditional...

...marginal risk rankings to evaluate the risk of different stocks in the context of her **portfolio** . The system can also use these rankings in making suggestions to the investor about potential...

...scaled in proportion to the return rankings. The investor can follow the recommendations of the **portfolio** analyzer to reduce risk because the risk estimations for individual stocks are plausible. The system allows the investor to understand the potential for loss in her **portfolio** and more appropriately position the **portfolio** to a risk level with which she is comfortable.
Regarding the Suggest/Respond **Portfolio** **Rebalancing** Environment
The system allows an investor to interact with the system to adjust the positions in her **portfolio** . One embodiment of the system suggests potential purchases and sales, which change based on an...

...system also responds to trades suggested by the investor. - When the investor opens up her **portfolio** in the system, she receives suggestions for trades in particular sectors. Motivations for suggestions include...

...the tax consequences if the trade involves a sale of a security held in the **portfolio**). With the return ranking, the system can recommend a purchase or sale of a particular...List to broker.

4 Trader receives Order execution or cancellation and passes status back to **Portfolio** Manager. ---------------------
EXTENSIONS

SUB-VARIATIONS

RELATED INFORMATION
Priorijy: high
Performance Target: Within same day
FrequejIM. Varied
SLiperordinate Use Case: Manage **Portfolios**

Subordinate Use Cases:
Channel to primaly actor: may be phone or electronic
SecondaKy Actors: **Portfolio** Manager, Broker, Accounting System.
Channels to Secondary Actors: may be phone or electronic

Use Case...

...lowest returns are suggested to be sold first.
Failed End Condition:
Primary Actor: Tax Advisor
 Trigger : One of the three scenarios of the Invest Use Case (Raise Cash,
Spend Cash, **Rebalance**) ---------------------------------------
MAIN SUCCESS SCENARIO
I - Sell suggestions consist of specific tax lots which will help reduce
...

...individual investor. Regardless of the identity of the online user, the
online user 142 manages **portfolios** 124. Managing **portfolios** 124 is
the primary use case. The manage **portfolios** use case assigns the
responsibility of tracking **portfolios** to a **portfolio** tracker 172. To
manage **portfolios** , the system has to be able to keep track of
portfolios . In fulfilling the tracking **portfolio** responsibility, the
portfolio tracker maintains **portfolios** 130, accounts for corporate
actions 132, and looks up **portfolios** 134. The maintain **portfolios** use
case maintains **portfolios** by receiving existing **portfolio** data in
known file formats. In one embodiment, an **automated** interface from a
broker, allows regular, e.g., nightly, downloads that provide the system
with holdings information regarding their customers. Alternatively, the
maintain **portfolios** use case can receive new data via a manual
interface, e.g., allowing a user...

...splits and dividends to maintain accurate information regarding holdings
associated with accounts. In addition, the **portfolio** tracker is able to
provide a list of **portfolios** or look up a specific **portfolio** in
response to a request from the manage **portfolios** use case 124.
25
The other main responsibility of manage **portfolios** 124 is to suggest
trades 128. The trade advisor 158 has the responsibility of suggesting...
asset allocator analyzes risk and identifies winning and losing
securities for a given account and **portfolio** . Combining the risk
analysis with security ranking information provided by the security
ranking aggregator 162...

...more of the suggested trades. The asset allocator I 1 8 can also analyze
a **portfolio** in terms of the specific tax lots that are held by the
portfolio . When making a Sell recommendation, the asset allocator I 1 8
will suggest selling the...

...level in order to mitigate the tax consequences of capital gains.
Returning to the manage **portfolios** use case 124, another responsibility
for managing a **portfolio** is to execute trades. The manage **portfolios**
use case 124 assigns this responsibility to a trader 105. The trade
advisor has suggested...

...broker connection aggregator 168. The connection aggregator 168 connects
to multiple brokers 104. Thus, a **portfolio** can use multiple brokers.
Thus, the connection aggregator receives order lists and aggregates
broker
26...

...149 and applying user preferences 151 to the online user manager 148.
Invest and Manage **Portfolios**
Manage **Portfolios** I 24 is a sub use-case of Invest 122 from the

Investors 108 point of view. However, the system can achieve efficiencies by perforining multi- **portfolio** operations. In other words, the same operation can be applied across a number of **portfolios** conserving computer time and resources. The sequence diagrams in FIGS. 3A and 3B, illustrate common elements of the invest 122 and manage **portfolios** 124 use cases. These sequence diagrams essentially lay out the series of steps that are...

...out the raise cash and spend cash scenarios. The steps used to carry out the **rebalance** scenario are similar. With reference to FIG. 3A, the **portfolio** manager 114 passes a raise cash value to the asset allocator 1 1 8. Asset allocator 1 1 8 passes a rank **portfolio** request to a risk ranker 172. The risk ranker 172 passes a get benchmark and a get tax lots request to the **portfolio** 174 associated with the initial spend cash request. Tax lots include information that concerns the...

...to the security analyst 120. Thus, the risk ranker 172 ranks the positions in the **portfolio** . The risk ranker 172 also obtains a series of tax lots associated with the positions that make up the **portfolio** and an indication of whether those positions are good or bad to trade based on...

...At this point, the asset allocator 1 1 8 provides an order list to the **portfolio** manager 114. The **portfolio** manager 114 sends the order list to the trade station 180. The **portfolio** manager 1 14 is able to edit the orders within the order list. When the **portfolio** manager 1 14 makes changes to the order list, the **portfolio** manager 1 14 calls the asset allocator 1 1 8
27
to perform a re...

...allocator II 8 then ranks the changed order list as outlined above so that the **portfolio** manager 1 14 can see whether the change improves the overall **portfolio** rank. When the **portfolio** manager 114 executes the selected orders, the **portfolio** manager 114 locks the **portfolio** 174. The trade station 180 transmits the orders to the trader 104. The trader 104...

...the trade station 180. The trade stations 180 passes order list complete values to the **portfolio** I 0 manager 1 1 4, which then unlocks the **portfolio** 174 and sends a re-rank call to the asset allocator II 8 to pass a rank **portfolio** request to the risk ranker 1 72. The system models system classes, responsibilities and collaborations...analysis of the main Invest 108 use case and the related elements of the Manage **Portfolios** 124 use case. As noted above, the main use-case,'hivest 108, is broken into three scenarios:
1) Raise Cash
2) Spend Cash
3) **Rebalance**
Each of the classes listed below includes a brief description of the class's purpose...

...class represents the individual investor. Not only does this class identify the investor and his **portfolios** , it also carries investor preferences. This investor
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receives services from the system application either directly (as the end-user) or through a financial planner or **portfolio** manager.
jl@esponsibilities'i, Scenario.,,'@, Collaborators
Must have an account General **Portfolio** Manager
Must provide **portfolio** details General Investor Preferences
Risk threshold Buy/Sell Restrictions
Investment horizon **Portfolio**
Identify Buy/Sell restrictions

Identify the amount of cash to be raised. Raise Cash Portfoiio Manager
Identify the amount of cash to be spent Spend Cash **Portfolio** Manager
 Rebalance **Rebalance** **Portfolio** Manager
 Portfolio Manager 114
This class represents the financial planner or person in charge of
maintaining the **portfolio** and acting upon suggestions made by the
application.
F
·"ce I, @, C
tfik@qp iwiifi&@u toll
Locate Investor Account General Investor
Identify **Portfolio** within Account General **Portfolio**
Assemble and Combine Buy/Sell Restrictions General Investor Preferences
 Portfolio Manager
Preferences
 Portfolio Preferences
Determine amount of cash to raise Raise Cash Investor
Determine amount of cash to...

...buy and sell as well as TradeStation
changing sizes of shares.
Request re-ranking of **portfolio** from Asset General Asset Allocator
Allocator as trades are edited and selected.
Execute Order List. This event **triggers** the General Trade Station
Order List to be sent from the Trade Station Trade List...

...the Trader for execution. Trader
Listen for Trade List completion event. When General TradeStation
received: **Portfolio** Accounting
Update **Portfolio** System
Unlock **Portfolio** **Portfolio**
Schedule **Portfolio** **Rebalance** Asset Allocator
29
 Portfolio 174
This class identifies an investor's holdings, tax lots and benchmark.
ar
S Colab...

...a holding General Holding
Real Time Data Provider
Ability to provide and maintain preferences General **Portfolio**
Preferences
Provide the ability to identify and set a General Benchmark
Benchmark
Identify the owner...
...locked and unlocked General Trade Station
and be able to restrict access to read-only **Portfolio** Manager
whenlocked
Provide the ability to sort and filter on any General Trade Station
field of a holding including risk ranking **Portfolio** Manager
Benchmark
This class identifies the industry categorizations and the category or
sector weightings.
lab6fa...

...Investor Data Provider (IDP) 73
Includes interfaces to legacy systems for nightly batch updates of
portfolio data.
Scenar
10
Responsibilities' ollaborators@,.
C
Provide for transmittal of investor **portfolio** General Investor

holdings
Real Time Data Provider (RTDP) 178
This class provides real-time data...
...managing trade list.
go tS7&ei(- xc
Designate a Broker on each Order General Broker
 Portfolio
Order
3 1
Pass order list to Trader when **Portfolio** General **Portfolio** Manager
Manager signals to execute the order list. Trader
Monitor status of orders in order list General Trader
Send **Portfolio** Manager a message when General **Portfolio** Manager
Order List is complete Trader
Monitor changes to Order List made by General **Portfolio** Manager
 Portfolio Manager Order List
Order
Asset Allocator II 8
This class has the responsibility to communicate...

...specific use cases.
J@k
@@ffiiibififie@s
Create Order List of Sell trades Raise Cash **Portfolio**
Pass **portfolio** including Benchmark to Risk Risk Ranker
Ranker Real Time Data Provider
Ask Risk Ranker to deliver ranked
 portfolio
Use Raise Cash amount, Last Trade Price
and Buy/Sell Restrictions to determine
which holdings to sell
 Rebalance **Portfolio** **Rebalance** Asset Allocator
Generate Order List by applying Buy/Sell **Portfolio**
Restrictions
Provide **portfolio** summary ranking General
Supply Buy Side alternatives **Rebalance** , Security Analyst
Spend Cash Risk Ranker
Create Buy List using Cash to Spend amount Spend Cash Risk Ranker
Risk Ranker 172
This class delivers risk rankings for a **portfolio** .
tREFS050iffil)ra%q*or@%q*r@
Provide rank for each holding in a **portfolio** General **Portfolio**
Iterate through **portfolio** tax lots Holding
Access **portfolio** benchmark Tax Lot
obtain security advisor rankings Benchmark
Security
Security Analyst
Historical Data Provider
Reference Data P 'd
Summarize **portfolio** risk ranking General **Portfolio**
Broker 105
Includes all supported broker information and interfaces to broker
system.
32
@Responsibilities = @ II...

...General Trader
 receipt
Execute orders and notify trader when General Trader
executed or canceled.
Trade **Template**
This class identifies actions to be carried out on a group of **portfolios**
. A potential trade **template** is shown in FIG. 14. A set of saved trade

templates is shown in FIG. 15. FIG. 4 shows one embodiment of the system layers for...

...shown in FIGS. 10 One embodiment of the procedures provides the following data about a **portfolio** : I .The percentage of the **portfolio** that is invested in any particular sector
2 The marginal contribution to risk associated with...a. Calculate each security's market beta. Richard C. Gninold & Ronald N.
Kahn, in Active **Portfolio** Management, Probus Publishing, Chicago, 1995, incorporated herein by reference in its entirety. b. Use cross...scaled proportionate to the forecast ranking that takes into account the stocks held in the **portfolio** and the investor's aversion to risk. Stocks contributing more risk when added to the **portfolio** have negative rankings and stocks contributing less risk have positive rankings. A combined ranking for...

...ranking and a transaction cost ranking. A combined ranking for sales of stocks in the **portfolio** also includes a tax ranking. The system may choose to also show each advisor's...

...used to balance the contribution of taxable gain. It is set on for a particular **portfolio** to represent the user's tax and transaction cost sensitivity. Although the user deals with **portfolio** holdings as share values, the components that implement these algorithms treat them as weights. The **portfolio** stock weight (CO'Y) is the
weight of a stock in the **portfolio** :
Coly shares x price (2 1)
total **portfolio** value
This is a value between zero and one that represents the fraction value of the holding relative to the **portfolio** 's total value. Given the current behavioral model of the
application, there are three different sets of **portfolio** weights:
The initial weights represent the **portfolio** security allocation as it is currently The accepted weights represent the predicted **portfolio** asset allocation following the
execution of trades which have been accepted by the user
39
The proposed weights represent the predicted **portfolio** asset allocation should the
user accept all of the proposed trades
The **portfolio** 's total value is the sum of the values of each holding, including cash. When making the risk calculations, the system uses the active **portfolio** weights (**portfolio** minus benchmark weight) rather than 'ust the **portfolio** weights.
Compute Sector Weights and - **Portfolio** Factor Loadings
The sector weights represent the sum of the active **portfolio** positions in a given
sector. Thus, the system can sum the weights:
I-COM (2 0)
CoIr = I (0) Y r
YEY,Uyr"
The **portfolio** loading on a particular factor is the sum of the products of its active weight...

...factor value for each stock.
Compute Residual Risk
The contribution of residual risk to the **portfolio** 's total variance is the sum of each stock's weight squared times its residual variance.
Compute Sector Risk
The contribution of sector risk to the **portfolio** 's total variancesector rank is the product of the sector weights and the sector covaniances...

...r2 rl r2

r, r R
CoMpute Factor Risk
The factor risk contribution to the **portfolio** 's total variancefactor
rank the product of the **portfolio** loadings and the factor covariances.
It is computed as: FactorRisk(y)
FactorRank(y) YWcOP (2 0)
... where
40
j2R is the factor covariance matrix
Cop is a vector of **portfolio** average values for the factors
@p CO I6PIEY Yco'Y.PIBY ... I co'y -Yeildy...

...J'Y If nFf2
FactorRank 2'Y A (2 1)
fjrF yE=Y f2EF
The **portfolio** variance is the sum of the residual, sector and factor
variances. Compute **Portfolio** Specific Marginal Risk Calculations For
Each Security in the Universe, Whether Held or Not Held. For each
security add a 0. I% weighting to the **portfolio** and calculate the
corresponding ...divided by the change in weight. Each calculation below
should be done using the active **portfolio** weights. The system performs
these calculations by calculating revised contributions to residual,
sector and factor...

...P/B, capitalization, Beta, and yield, to obtain the factor exposures for
the benchmark. A **customized** benchmark can be created by selecting
individual stocks comprising the benchmark rather than relying on a
standard benchmark such as the S&P 2o 500.
Performing **Portfolio** Risk Calculations
FIG. 5 illustrates the flow of data through the dynamic calculations. The
system...
...requests require an up-to-date list of combined rankings for each
holding in the **portfolio** . The system handles this request by computing
step 1, i.e., steps I a and...

...intermediate values indicated by the labels on each arrow between boxes.
For example, assume a **portfolio** manager changes his model **portfolio** .
He first logs into the system and examines the **portfolio** combined risk
entries. This process requires all of the steps 1 Next, the **portfolio**
manager modifies the model table in the database represented above by the
disk symbol labeled...

...would not need to run step one, because there is no data dependency
between the **portfolio** benchmark and step I - no arrow between them in
the diagram. The system can further...

...to compute sector weights for only those sectors with new model weights.
Obtaining and Storing **Portfolio** Data
Obtaining **Portfolio** Data from Plan Sponsors
One embodiment of the system displays only up to date inforinationi.e.
executed trades), the **portfolio** manager updates system information each
day to confirm the state of the **portfolio** as the system displays it to
the customer. A dataflow of information sent to the...
...day updates from the plan sponsor 264. The components that translate and
validate the incoming **portfolio** updates can be composed of COM+ objects
in order to allow the system to quickly...

...a whole. There are two ways that the plan sponsor 264 indicates changes
in the **portfolio** : 1) by sending "deltas" - change transactions - or 2)
by retransmitting the entire **portfolio** . The system typically creates
new **portfolios** using the second mechanism, but some plan sponsors can
opt to send only changes to their **portfolios** once the system has
created a particular **portfolio** . The system obtains periodic refreshes

of entire **portfolios** from the plan sponsor 264 in such cases. In one embodiment, the system allows for...

...In order to base recommendations on tax advantages and disadvantages, the system keeps track of **portfolio** positions in terms of tax-lots. The breakdown of a **portfolio** into
tax-lots is shown in FIG. 7:
The system stores the original size of...

...lot table. If the system creates a separate field, then the system can use a **trigger** on the table of sales to decrement the current lot size each time a sale...
...for the benchmark data. Benchmarks are used to define a target structure to measure a **portfolio** (actual set of holdings) against. The benchmark will include target allotments for each "sector", a...

...table. The record is updated when the trade station actually makes the trade. The Trade **template** table is used to keep track of trades for a **portfolio** . It is used when an investment advisor wishes to make similar trades in a group of **portfolios** where he/she serves as advisor, and is provided to expedite the process. The **Portfolio** View of FIG. 8F includes a **Portfolios** table that tracks the information about a particular **portfolio** . It is the "header" record for the **portfolio** with the detail being
45
stored in the Lots table. The **PortfolioUserXref** table keeps track of which **portfolios** belong to which user (user type Customer), which users are custodians for a particular **portfolio** , and which users are advisors for a particular **portfolio** . The Lots table keeps track of every "lot" associated with a **portfolio** . Holdings are stored by lot so as to facilitate determination of which shares of a...holdings" recordset when necessary. The Alerts table is used to store alerts for a particular **portfolio** . An alert is set when there is a news item, or when a stocks price...
...FIG. 8G includes a BuySellRestrictions table storing information about trades to be restricted within a **portfolio** . For instance, the same symbol may not be traded twice within a I month period...

...invention saves some of the dynarnic data described above throughout the session as well. The **portfolio** weights and residual risk only change when a stock position changes. The sector weights and...

...compute the original values when the session starts and stores the values as the original **portfolio** in a table extension of the position view. When a user proposes trades, the system can read the positions and sectors that don't change from this original **portfolio** . This same strategy works if the system stores the accepted **portfolio** and reuses these values when proposing new trades.
3o The following are examples of dynamic...

...to the operation of one embodiment of the system. This embodiment of the system is **tailored** for a user, e.g., a financial planner, that manages a number of accounts. For...

...obvious to those of skill in the art, another embodiment of the system can be **tailored** for another type of user, e.g., an individual investor. A user can access the...

...goals/settings 222. From trade stations (single account) 180(b) a user can access trade **templates** 204. From trade **templates** 204 a user can access **rebalancing** wizard 202 and account search 186. From account search 186 a user can access **rebalancing** wizard 202. From my profile a user can access trade **templates** 204, account views 206, and class

definitions 208. FIG. 18 shows an alternative embodiment of the system map. This embodiment does not include the **rebalancing** wizard of FIG. 9. As will be obvious to one of skill in the art...one embodiment of account detail 198. Account detail 198 includes general information 250, holdings 254, **portfolio** recommendations 252, analysis 256, and trade station 258 displays. The general information display identifies general...

...account. The holdings 254 display provides information about the current holdings in the account's **portfolio** by sector. This embodiment of the holdings 254 display can display holdings in either table...

...the demographic information. The night side 251 shows client risk information encapsulated by a Benchmark **Portfolio** , the value of the client **portfolio** , the tracking difference between the Benchmark **Portfolio** and the actual **portfolio** , the **portfolio** 's value at risk and the aggregate ranking of the securities in the **portfolio** . Screen segment **Portfolio** Recommendations 252 presents stock recommendations from the subscribed source(s). The recommendations are consistent with...

...updated frequently; in the "Single Account Screen". The recommendations apply speci ically to the client **portfolio** being presented. For example, sales are only recommended on securities held by the **portfolio** . Purchases are recommended on the top picks from the subscribed stock recommendation source. Screen segment Holdings 254 presents the visual embodiment of the **portfolio** risk measures as they relate to the client **portfolio** on display. The underlying system provides an average risk ranking for stocks in the **portfolio** as well as a traditional measure of risk, the standard deviation of return over a...

...portrayed graphically in screen segment A3 in an understandable way with the system instantiated in **portfolio** **Rebalance** Mode by default. **Rebalance** Mode can best be described as a "continual improvement" mode in which the **portfolio** is able to present the best opportunities available given its stock recommendation subscription(s), its securities valuations, and tracking to its Benchmark. Each securities individual concentration in the **portfolio** is visualized in a histogram scaled by the value it represents in the **portfolio** . The securities are ranked in descending order by their average risk ranking within their sector...

...sector's Benchmark exposure. The sector's Benchmark exposure is the percentage of the total **portfolio** indicated by the arrow. FUND I shows that the client **portfolio** also has exposure to the Healthcare sector from owning a mutual ftind.
49
The example...

...transaction, which following the example, would mean that if the entire position was sold, the **portfolio** would then be under-exposed to the Healthcare sector in relation to its Benchmark. Therefore...

...Trade Station, screen segment 258 to await execution. Screen segment Analysis 256 allows the client **portfolio** to compare its average ranking to a **portfolio** after trades or to a benchmark **portfolio** (such as the S&P 500). By selecting and deselecting alternatives and suggestions and then by refreshing the Analysis, the client **portfolio** is subjected to as many "what if scenarios" prior to trade execution as the user...

...and
transmitted to the broker(s) who hold the securities on behalf of the client **portfolio** . A user can capture their own view of subsequent stock performance by supplying a ranking...

...and share sizes can also be altered from the Trade Station 258 which

causes the **portfolio** 's Benchmark tracking, value at risk and aggregate stock ranking numbers to change. Once the execute button is selected, the trade list is transmitted to the broker(s) and the **portfolio** is locked until the transactions are released or executed by the broker. Screen segment Raise...

...Holdings 254 involves specifying an amount of cash for the system to raise by selling **portfolio** holdings. A Raise Cash instruction to the system produces a set of **tailored** sell recommendations to raise the indicated amount of cash, including transactions that can mitigate capital gains taxes.
50
Similarly, an amount of cash can be entered on behalf of the **portfolio** to spend buying securities. Such a Spend Cash instruction to the system produces a list of suggestions by combining information from analyzing the risk of the **portfolio** and from analyzing the Security Analyst ratings of securities both held by the **portfolio** and not held by the **portfolio** . Buy recommendations typically spread **portfolio** risk over several Benchmark Categories such as Industry/Sector and will be so graphically portrayed...

...trade. In addition, trade execution results 224 allows a user to name and save trade **templates** . FIG. 15 shows one embodiment of trade **templates** 204. Trade **templates** 204 lists information about trade **templates** including name and date created. Trade **templates** 204 also allows a user to start the **rebalancing** wizard for all account with a benchmark equal to a benchmark that the user can...

...one embodiment of trade station (multi-account) 180(a). Trade station 180(a) includes a **rebalance** accounts display that provides information about various accounts including name, value, benchmark, current risk and
...

...stock rating. Based on this information,, a user can select one or more accounts for **rebalancing** . The **rebalance** accounts also allows a user to select a trading **template** to apply to the selected account(s). FIGS. 17A- I 7C show various implementations of...

...System 300 can include a display 308 for displaying information such as advice regarding the **portfolio** management to a user. The system can include an input devices such as a cursor...

...the decisions can include tax implications, the impact of the decisions on the user's **portfolio** 's risk/reward balance, and the impact of the decisions on the user's stock...a database operably coupled to the server computer, the database identifying a plurality of securities **portfolios** and maintaining **portfolio** information associated with the security **portfolios** ;
the investment advice service including a user interface comprising controls whereby a client can access **portfolio** information concerning a securities **portfolio** identified by the database, the investment advice service being available via a computer network to assist a client in managing a securities **portfolio** identified by the database, the investment advice service including
a trade advisor component hosted by the server computer and operatively coupled to the database to receive **portfolio** information for a securities **portfolio** of the client, the trade advisor component including an asset allocator component operable to compare the **portfolio** information received by the trade advisor component with a benchmark, the trade advisor component proposing...

...client at least in part based on the comparison by the asset allocator of the **portfolio** information with the benchmark. 2o 2. The system of

claim 1, wherein the investment advice...

20/5,K/2   (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00784185   **Image available**
A SYSTEM AND METHOD FOR STREAM-BASED COMMUNICATION IN A COMMUNICATION
    SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION FOURNISSANT UN SYSTEME DE
    COMMUNICATION EN CONTINU DANS UN ENVIRONNEMENT DE CONFIGURATIONS DE
    SERVICES DE COMMUNICATION
Patent Applicant/Assignee:
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Inventor(s):
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    , US,
Legal Representative:
  HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037,
    Palo Alto, CA 94303-0746, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200117195 A2-A3 20010308 (WO 0117195)
  Application: WO 2000US24125 20000831 (PCT/WO US0024125)
  Priority Application: US 99386717 19990831
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: H04L-029/06
International Patent Class: G06F-017/22; H04L-029/12
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 150532

English Abstract
  A system, method, and article of manufacture are disclosed for providing
  a stream-based communication system. A shared format is defined on
  interface code for a sending system and a receiving system. A message to
  be sent from the sending system to the receiving system is translated
  based on the shared format. Once translated, the message is then sent
  from the sending system and received by the receiving system. Once the
  message is received by the receiving system, the message is then
  translated based on the shared format.

French Abstract
  L'invention concerne un systeme, un procede et un article de production
  fournissant un systeme de communication en continu. Un format partage est
  defini selon un code d'interface pour un systeme emetteur et un systeme
  recepteur. Un message devant etre envoye par le systeme emetteur est
  traduit sur la base du format partage. Une fois traduit, le message est
  envoye du systeme emetteur et recu par le systeme recepteur. Le message
  recu par le systeme recepteur est ensuite traduit sur la base du format
  partage.

Legal Status (Type, Date, Text)
Publication   20010308 A2 Without international search report and to be
                         republished upon receipt of that report.
Examination   20010907 Request for preliminary examination prior to end of
                         19th month from priority date
Search Rpt   20011115 Late publication of international search report
Republication 20011115 A3 With international search report.

Fulltext Availability:
  Detailed Description

Detailed Description
... user types, and a design pattern for composite relationships between
  objects.

  A framework is a **template** for the implementation of a particular
  function (similar to a shell program). It usually embodies...

 20/5,K/3   **(Item 3 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00733718   **Image available**
BUSINESS OPTIMISATION
OPTIMISATION COMMERCIALE
Patent Applicant/Assignee:
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    1AJ, GB, GB (Residence), GB (Nationality), (For all designated states
    except: US)
Patent Applicant/Inventor:
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  ERL Miodrag Joseph, 21 Ladywood Mead, Leeds, West Yorkshire LS8 2LZ, GB,
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Legal Representative:
  GILL JENNINGS & EVERY, Broadgate House, 7 Eldon Street, London EC2M 7LH,
    GB
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200046705 A1 20000810 (WO 0046705)
  Application: WO 2000GB297 20000201 (PCT/WO GB0000297)
  Priority Application: GB 992310 19990202
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
  DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
  TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 21220

English Abstract
  The present invention relates to a method of designing or optimizing a
  business. The method involves defining the business as a number of
  business process objects using object orientated design techniques. Each
  business process object is designed to provide one or more services in

response to an event. This allows the interactions between the business
process objects which are required for the business to operate to be
modeled. Each business process object and interaction can then be
examined in more detail using object orientated techniques.

French Abstract
  Cette invention concerne un procede de conception ou d'optimisation
  commerciale. Le procede implique la definition du commerce comme un
  nombre d'objets de processus commercial en utilisant des techniques de
  conception orientee objets. Chaque objet de processus commercial est
  concu de facon a fournir un ou plusieurs services en reponse a un
  evenement. Cela permet la modelisation des interactions entre les objets
  de processus commercial necessaires au fonctionnement du commerce. Chaque
  objet de processus commercial et chaque interaction peuvent ensuite etre
  etudies plus en detail grace a des techniques orientees objets.

Legal Status (Type, Date, Text)
Publication   20000810 A1 With international search report.
Examination   20001026 Request for preliminary examination prior to end of
                        19th month from priority date

Fulltext Availability:
  Claims

Claim
...   at least some of the service
  implementations are implemented using Enterprise Java Beans.
  SUBSTMJTE SHEET (**RULE** 26)
  /33
  FignAm
  Branch
  Fi gmBm
  My Loan Application
  approve
  FigmCm
  Account
  Stationery
  ....@su ppi ier
  Account FigmDw
  Mortgage Account
  SUBSTITUTE SHEET (**RULE** 26)
  /33
  Figs 1 a
  Object Hierarchy
  and Behaviour
  Modelling
  I.RS Object
  Object Interaction...

...and
   LRS Service Implementation
  Implementation
  Ptech Distributed
  Class Models
  Fig.2A.
  Customer
  inform
  SUBSTMJTE SHEET (**RULE** 26)
  /33
  Fig.2B.
  Customer
  Figm2CO
  Mortgage

Account Customer
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Figm2D.
Customer
s-display-details-of
inform
p-telephone
SUBSTRUTE SHEET (**RULE** 26)
/33
Figw2E
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p-telebhone
Fig.2F.
Customer
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...to
Figm2&
Mortgage Customer
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SUBSTFUTE SHEET (**RULE** 26)
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SUBSTFUTE SHEET (**RULE** 26)
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Fig.3C.
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SUBSTFUTE SHEET (**RULE** 26)
/33
Fig.4A.
Account Customer
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Not Open...

...Opened Suspended Closed

OPEN ISUSPEK RE-OPEN I
I CLOS:E::] CLOS:E:]
SUBSTMJTE SHEET (**RULE** 26)
Fig.4D. Business People GUI
Account Customer Application Account Customer Application Accoui
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SUBS=E SHEET (**RULE** 26)
valuation and Credil
Fig analysis (Adm
Payment due
There are a number of events...

...due
abandoned
0 Trade Management
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r" schedule
Cn UP 4 I
r confirmed **restructuring** no
rn
M confirmed **restructure**
5i Fiff!] RI
C=
F; deadline **restructure**
CD expired
ID
Amending(**Restructuring**)
Manually adjust
cashflow schedule MT
A confirmation is generated for all events that result in...

...is payment due
M
Cn schedule
abandoned H Trade Management
Eq G
schedule AL
confirmed **restructuring** no
F;
confirmed **restructure**
RE11 Fol exercise
deadline **restructure** I indle
expired FE perman(
Fil I
Amending(**Restructuring**)
Manually ad ust **restructur** (
cashflow schedule Fol to cre
A confirmation is generated for all events that result in...

...M confirm exercise
El exercise american
@5i o manual
C:
confirm abort
Managing cashflows
no **restructuring** deadline
 restructure confirmed expired
 restructure
Amending (**restructuring**)
Fig. 1 0 (Cont).
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Cancel
C:
co
!I I
ignore event
M
Cn...

...input IF I S
exerc
Cn
ist fix due waiting confirm use of next Managing
 automatic fixing
0-- manual subsequent
1 st fixing fixings
M can(
Cn
:C confirm use of default
M
fixing AL
restricting
confirmed
no **restructure** deadline
expired
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meiding (**restructuring**)
Fig. 1 4. ega provide select price
e artmen ocumentation methodology
I
select price
anag...

...pro
R a uat on valu
nd anal sis
mer
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on rmat ons **trigger** valuation
timer event
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M
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an
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rn ent...

...source
Publish verified
ana reference prices/rates x ng
subsequent aintenance
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Cn
Cn Maini
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M a cu ate Get calculated audit
M fixing fixing rate/price
IFU
price/rate...usage usage risk
Calculate pt m se easure & reduc(
nnnitnl usage and R risk of **portfolio**
risk
provide group guidelines on policies foi

Fig.21 A (Cont). Fig.21 B.
Risk...

20/5,K/4   (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00443927
A COMMUNICATION SYSTEM ARCHITECTURE
ARCHITECTURE D'UN SYSTEME DE COMMUNICATION
Patent Applicant/Assignee:
  MCI WORLDCOM INC,
  EASTEP Guido M,
  LITZENBERGER Paul R,
  OREBAUGH Shannon R,
  ELLIOTT Isaac K,
  STELLE Rick,
  SCHRAGE Bruce,
  BAXTER Craig A,
  ATKINSON Wesley,
  KNOSTMAN Chuck,
  CHEN Bing,
  VANDERSLUIS Kristan,
Inventor(s):
  EASTEP Guido M,
  LITZENBERGER Paul R,
  OREBAUGH Shannon R,
  ELLIOTT Isaac K,
  STELLE Rick,
  SCHRAGE Bruce,
  BAXTER Craig A,
  ATKINSON Wesley,
  KNOSTMAN Chuck,
  CHEN Bing,
  VANDERSLUIS Kristan,
  JUN Fang DI,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9834391 A2 19980806
  Application: WO 98US1868 19980203   (PCT/WO US9801868)
  Priority Application: US 97794555 19970203; US 97794114 19970203; US
    97794689 19970203; US 97807130 19970210; US 97798208 19970210; US
    97795270 19970210; US 97797964 19970210; US 97800243 19970210; US
    97798350 19970210; US 97797445 19970210; US 97797360 19970210
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
  MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US
  UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE
  CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML
  MR NE SN TD TG
Main International Patent Class: H04M-007/00
International Patent Class: H04M-003/48; H04L-012/64; H04L-029/06
Publication Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 156226

English Abstract
   A system and method for routing telephone calls, data and other
  multimedia information through a hybrid network which may include
  transfer of information across the internet. Profile information is
  utilized by the system throughout the media experience for routing,

billing, monitoring, reporting and other media control functions. The
system can include prioritized routing. The system can also facilitate
callback sessions and present a display to a caller via a web page that
includes status information pertaining to the callback session. Calls and
callbacks can also be routed over the hybrid network. Through use of the
system, users can manage more aspects of a network than previously
possible, and may control network activities from a central site.

French Abstract
  La presente invention a trait a un procede et a un systeme destines a
acheminer des appels telephoniques, des donnees et d'autres informations
multimedia a travers un reseau hybride qui peut inclure le transfert
d'informations par Internet. Les informations de profil sont utilisees
par le systeme pendant toute la vie du support, notamment pour
l'acheminement, la facturation, la surveillance, la transmission des
donnees ainsi que pour d'autres fonctions de commande du support. Le
systeme peut comprendre l'acheminement a priorite et peut egalement
faciliter les sessions de rappels et presenter un affichage pour l'abonne
demandeur via une page web qui renferme des informations d'etat en
rapport avec la session de rappel. Les appels et les rappels peuvent
egalement etre achemines a travers le reseau hybride. En employant ce
systeme, les utilisateurs peuvent gerer beaucoup plus d'aspects relatifs
au reseau qu'il n'etait possible auparavant, et peuvent aussi controler
les activites du reseau depuis un site central.

Fulltext Availability:
  Detailed Description

Detailed Description
... defined period of time, such as for persistence and rate algorithms. A
  delay timer is **set** for this **condition** and processing of new SNMS
  events continues.
  When the time elapses, SNMS treats the time...

 20/5,K/5   (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00339391   **Image available**
**SYSTEM AND METHOD FOR RISK TRANSFER AND DIVERSIFICATION THROUGH THE USE OF
    ASSURANCE ACCOUNTS**
**SYSTEME ET PROCEDE DE TRANSFERT ET DE DIVERSIFICATION DE RISQUE A L'AIDE DE
    COMPTES D'ASSURANCE**
Patent Applicant/Assignee:
  KING Douglas L,
  BARCLAY Alasdair G,
  WELLMAN Rockie C,
Inventor(s):
  KING Douglas L,
  BARCLAY Alasdair G,
  WELLMAN Rockie C,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9621903 A1 19960718
  Application: WO 96US51 19960111 (PCT/WO US9600051)
  Priority Application: US 9560 19950109
Designated States: AL AM AU AZ BB BG BR BY CA CN CZ EE FI GE HU IS JP KG KP
  KR KZ LK LR LS LT LV MD MG MK MN MX NO NZ PL RO RU SG SI SK TJ TM TR TT
  UA UZ VN KE LS MW SD SZ UG AZ BY KZ RU TJ TM AT BE CH DE DK ES FR GB GR
  IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Main International Patent Class: G06F-017/60
Publication Language: English
Fulltext Availability:

Detailed Description
Claims
Fulltext Word Count: 19816

English Abstract
   A system and method of accepting risk (14) through contractual
obligations, then transferring all or a portion of the risk to investors
which includes a means of absolute assurance of timely payment to
contractholders, and segregation of the interests of particular investors
to specifically identified risks in a risk to capital matching system.
Segregated reserves are used to tailor particular products for specific
needs and, in particular, the need of transferring difficult to place
risks. Agreements are created which promise payments, based on loss from
risks including investment risk such as unexpected stock dividend
changes; variations in returns on marketable debt obligations and
currency fluctuations (13). The entity provides a unique service of
guaranteeing payments for losses and investment performance payments by
setting aside reserves fully adequate to meet the maximum of each and
every obligation (14).

French Abstract
   La presente invention concerne un systeme et un procede d'acceptation de
risque (14) par des obligations contractuelles, et de transfert ulterieur
de tout ou partie du risque a des investisseurs. Le systeme comporte un
moyen d'assurance absolue du paiement ponctuel aux parties contractantes
et d'affectation exclusive des interets d'investisseurs determines a des
risques identifies de maniere specifique, dans un systeme de
correspondance entre risque et capital. Des reserves distinctes sont
utilisees pour realiser sur mesure des produits particuliers destines a
des besoins specifiques et, en particulier, la necessite de transferer
des risques difficiles a placer. Des accords sont crees, qui promettent
des paiements, bases sur les pertes dues a des risques, dont les risques
d'investissement tels que les variations imprevues des dividendes en
actions, les variations de rendement sur les titres de creance de
placement et les fluctuations des cours des devises (13). L'ensemble
donne un service unique de garantie des paiements pour pertes et des
paiements d'execution d'investissements, grace a la constitution de
reserves entierement appropriees pour faire face au maximum de tout titre
(14).

Fulltext Availability:
   Claims

Claim
... invention provides a
   system heretofore unknown for matching of unique risks with
   - 11
   SUBSTITUTE SHEET (**RULE** 26)
   capital willing to assume such risks based on a premium and
   other incentives.
   Each...

...other
   participants;
   iv) transfer assets collectively or
   individually allocated to such reserves
   - 12
   SUBSTITUTE SHEET (**RULE** 26)
   to the custody of government approved
   fiduciary parties for safekeeping;
   V) segregate assets allocated...claims and other amounts to be
   paid out under contract, providing a
   - 13

SUBSTITUTE SHEET (**RULE** 261
corresponding payout from reserved
assets;
ix) prohibit the insurer-entity from issuing
a contract...

...the total
maximum liability or policy limit of the
contract on a timely basis,
X) **reallocate** assets from one reserve to
another or to general assets, subject to
agreements entered into...

...liquidation, bankruptcy, or winding-up of
the insurer-entity, and further prohibit
- 14
SUBSTITUTE SHEET (**RULE** 26)
a liquidator from changing the terms of
any contract or agreement or segregated
assets...restrict the investment quality and type
of securities to which reserved assets
- 15
SUBSTITUTE SHEET (**RULE** 26)
subject to a security interest may be
invested;
iv) provide claims and other payments...

...people nor
does it impose the rigid contract limitations of an exchange- 16
SUBSTITUTE SHEET (**RULE** 26)
based structure, Risks accepted by the insurer-entity could
include credit and liquidity risks...3S insureds; and keep abreast of new
products as they become
available. - 17
SUBSTITUTE SHEET (**RULE** 26)
A data processing means of electronically
communicating, inputting and retrieving information regarding
a proposed...

...objective factors and other
information necessary to determine the amount of capital
- 18
SUBSTITUTE SHEET (**RULE** 26)
matching support required to accept the proposed risk and the
minimum premium level which would justify its acceptance, It
also analyzes the underwriter's current **portfolio** of business
and capital matching capacity.(5)
The underwriter may then respond via electronic
means...

...recommend the acceptance of the risk and at what price,(6)
Since various underwriters may **tailor** their programs
differently, more particularly the diversification profile of
10 risks they assume, their cost...

...10) This process is further
described hereafter in the risk diversification subsystem. - 19
SUBSTITUTE SHEET (**RULE** 26)
Once final terms are approved by the underwriting
committee, which includes internally identifying and...

...approval code for the
IS particular risk in the data processing system, which

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commences an **automated** policy/contract issuance
procedure.(13)
As a result of having inputted the original quote
request...the form of policy reserves,
capital reserves, and administrative reserves. Monies held
- 20
SUBSTITUTE SHEET (**RULE** 1
'1

;
by custodians are allocated across these reserves, being
tracked electronically by the data...

...terms
to match risk transfer to capital on a contract-by-contract
- 21
SUBSTITUTE SlFiEEET (**RULE** 26)
basis, System information generally includes (1) lists of
specialists representing risk transferors i.e...are
risks which may be unique or of limited number. The insurer- 22
SUBSTITUTE SHEET (**RULE** 26)
entity must then diversify that risk by transferring it to
investors or through other...

...assume, can rely on underwriters or
investment managers' underwriting allocation performance to
20 diversify their **portfolios** , or select their own
diversification profile.
Diversification through asset allocation may be
employed by an...

...be used in a program, which assumes
numerous risks of similar type.(2) Unlike the **mutual** **fund** ,
the investor has more flexibility in that he may request an
 investment manager allocate **funds** to more than one
30 underwriter,(3) diversify the investment across numerous
risks, use more...be unique or standardized,
Investors with different risk tolerance levels can aczept
- 23
SUBSTITUTE SHEET (**RULE** 26)
different layers of risk represented within a single
contract. The mechanism fully employs matching...

...difference primarily being
certain voting rights attached to the common shares, although
- 24
SUBSTITUTE SHEET (**RULE** 26)
a variety of combinations is also possible. The results of
operations transferred to General...for whose risks
such funds could be supportive; the terms under which funds
could be **reallocated** to other reserve accounts, for
allocations representing professional fees, administrative
30 fees, returns of collateral...

...of any
funds allocated to a reserve account, except for payment of
- 25
SUBSTITUTE SHEET (**RULE** 26)
claims or contractually obligated payments, until a reduction
of liability is properly certified, Reserved...

...of capital raising
instruments. The risk diversification system of this
invention contemplates the issuance of **adjustable** rate debt

or annuities directly allocated within the insurer-entity's
30 Reserved Assets substructure...

...set aside to
pay its fixed obligations under such instruments or is
- 26
SUBSTITUTE SHEET (**RULE** 26)
capable of converting such instruments to an interest ...provides the ultimate in
equity flexibility through the issuance of preference shares
- 27
SUBSTITUTE SHEET (**RULE** 26)
tied to business conducted through the Reserved Assets
substructuree These preference shares permit investors to
design the terms of their **investment** , **Funds** generated from
the sale of a particular preference share series to one or
s more investors are allocated to an **investment** reserve **account**
then may be transfer allocated to an underwriting reserve
account, then used to support a...

...They may be used by one
underwriter or allocated to numerous underwriters. Funds
allocated to **investment** reserve **accounts** may be managed by
one investment manager or spread among a number of investment
managers. These investment managers are responsible for
is overseeing the **investment** of **funds** in permitted financial
instruments as well as allocating same to underwriters for
risk acceptance purposes...investment manager, In the
two latter instances, these assets would generally be
- 39
SUBSTITUTE SHEET (**RULE** 26)
segregated to a specific custodian, Actual investment
results or notional compounding rates could be used to
 reallocate a portion of amounts in investment reserves back
to capital and debt reserves.
Administrative Reserves...

...Funds from
IS transactional capital participants are initially allocated to
capital and debt reserves, then **reallocated** to investment
reserves, Premiums received for accepting risk are generally
transferred to risk acceptance reserves...

...reserve is not sufficient to pay the maximum
liability of the risk assumed, a transfer **reallocation** is
made from an investment reserve to a risk acceptance reserve
to fully support the reduce amounts allocated to said reserve,
being transfer **reallocated** an investment reserve and possibly
a portion to other reserves or the General Assets of the
30 insurer-entity, Characteristics of these reserves are
 tailored to meet the needs of a particular transaction or
program. The above described use of reserves is descriptive
in nature, The system permits maximum flexibility in the
allocation and **reallocation** of assets between reserves.
Amounts allocated to these reserves may be
accounted for on a...

...at
prescribed rates, or on a mark-to-market basis indexed to
- 40
SUBSTITUTE SHEET (**RULE** 26)
specific types of securities. Although specific securities
may be identified to a specific reserve...

...value
  of assets held by these custodians, but also the future
  revenues generated by the **portfolio** .
  The reserve management subsystem provides a means
  of determining the insurer-entity's obligations to...

...monitors changes in interest
  rates which could increase or decrease underwriting capacity,
  - 41
  StiBSTITUTE SHEET (**RULE** 26)
  as well as provide opportunities to trade assets thereby
  profiting from market movements.
  Another...

...in
  asset quality surveillance and report degradation of assets
  S within the insurer-entity's **portfolio** . The surveillance
  function will focus on investment **portfolio** mix to monitor
  diversification of AAA government issuers, debt obligation
  types, and to assure that at all times, the insurer-entity's
  investment **portfolio** is capable of supporting the payment of
  a total loss on the aggregate to the in assets within the Reserved Assets
  portfolio must be
  subject of various certifications and procedures which permit
  the reserve management subsystem to...

...the present method and system, alternative
  means may be used including telephone networks, facsimile
  machines, **automatic** typewriters, and other known office
  equipment and means for recording and storing information,
  for displaying...

...transfer of
  risks are made known. Capital is secured by solicitation or
  - 42
  SUBSTITUTE SHEET (**RULE** 26)
  other means of attracting capital either through the system
  or by other means, Funds...

...be within the scope
  of the present invention and the appended claims. - 43
  SUBSTITUTE SHEET (**RULE** 26)
  CLAIMS:
  A method of facilitating through an entity, parties
  transferring risk, capital providers and...

 20/5,K/6   (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00262468   **Image available**
METHODS AND TOOLS FOR COMPUTERIZED SUPPORT OF A MARKET ECONOMY
PROCEDE ET OUTILS POUR SUPPORT INFORMATISE D'UNE ECONOMIE DE MARCHE
Patent Applicant/Assignee:
  MASSACHUSETTS INSTITUTE OF TECHNOLOGY,
  HARTNETT William J,
Inventor(s):
  HARTNETT William J,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9410637 A1 19940511
  Application: WO 93US10557 19931101 (PCT/WO US9310557)

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Priority Application: GB 9222884 19921030
Designated States: AT AU BB BG BR BY CA CH CZ DE DK ES FI GB HU JP KP KR KZ
  LK LU MG MN MW NL NO NZ PL PT RO RU SD SE SK UA US UZ VN AT BE CH DE DK
  ES FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD
  TG
Main International Patent Class: G06F-015/21
International Patent Class: G06F-15:40
Publication Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 48822

English Abstract
  Computerized methods and tools for developing and implementing economic
  policies are provided. The methods and tools may include the use of an
  adaptive knowledge base for assisting in the formulation of policies and
  the use of a computerized financial market trading system for the
  implementation of those policies. The tools are suitable for
  implementation using a wide range of computer hardware, including
  personal computers (PCs) and mainframe computers. The methods and tools
  do not rely on advanced communication or financial market trading
  infrastructure. These tools will operate in a broad range of applications
  in both developing and developed economies. The method further includes
  the principal steps of preparing a privatization business plan (101),
  reviewing said plan by a Privatization Board (103), executing the plan
  (105), restructuring the enterprise in accordance to the plan (107),
  submitting an application for certification of demonopolization to the
  Privatization Board (109), and receiving an effective demonopolization
  date drom the Privatization Board (111).

French Abstract
  L'invention se rapporte a des procedes et a des outils informatises
  concus pour developper et mettre en oeuvre des politiques economiques.
  Les procedes et les outils peuvent inclure l'utilisation d'une base de
  connaissances adaptee afin d'aider a l'elaboration de ces politiques
  ainsi que l'utilisation d'un systeme informatise de negociations de
  marches financiers pour la mise en oeuvre de ces types de politiques. Les
  outils sont appropries pour la mise en application a l'aide d'une large
  gamme de materiel informatique, y compris les ordinateurs personnels (PC)
  et les gros ordinateurs. Ces procedes et outils ne reposent pas sur une
  infrastructure de techniques de communications avancees ou de
  negociations de marches financiers. Ces outils sont efficaces dans une
  large gamme d'applications d'economies en voie de developpement et
  d'economies developpees. Le procede consiste en outre a preparer un plan
  de travail de privatisation (101), a revoir ce plan a l'aide d'un tableau
  de Privatisation (103), a executer le plan (105), a restructurer
  l'entreprise d'apres le plan (107), a soumettre une application de
  certification de demonopolisation selon le Tableau de Privatisation
  (109), et a recevoir une date de demonopolisation efficace a partir du
  Tableau de Privatisation (111).

Fulltext Availability:
  Claims

Claim
... delegations of investment authority; 2. establish asset prices; 3.
  execute orders as appropriate; 4. update **portfolio** valuations; and 5.
  generate the Disposition File for transmittal to custodial financial
  institutions.
  Note:
  The...if attempted cumulative transfers exceed 1. Note that after the
  first investment cycle, if a **portfolio** owner had acquired additional

SMUs, the warning may prove to be a false alarm. Conversely...Order File
(DORF) and forcing the inclusion of all price-contingent transfers away
of SMUs. **Trigger** reporting if cumulative transfer away of SMUs exceeds
1.
DELCOMP (Delegatee Compensation)
DELCOMP calculates the...

...post to random-access
DORF non-proprietary transactions of types: ACQUIRE, CANCEL, FILTER,
MENT, PERCENTAGE, **REINVEST** and WHEN.
Reserve room at the end of the posted transaction block for a PERCENTAGE
...means
of module EGEN must insert the new spin-offs as SMU enterprises. If the
restructuring is material to the original enterprise, any "surviving
core" should -also be treated as a...

...of.
Selection probability = I - (1 - W;
where S is the number of shares in the **portfolio** , and p is the
selection probability
for a single share as follows:
P POO
(small...distribution as follows:
N
dx
This method of calculating selection probability of a small shareholder
portfolio will yield approximately N small shareholder names (with a
50/50 probability of yielding either...

...of shares to a mailing list (partitioned into large and small
shareholders), or else the **automatic** generation of a properly addressed
set of all the voting decisions to be put to...
?

?t8/4/all

 8/4/1   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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IM- *Image available*
AA- 2002-256572/200230|
DX- <RELATED> 2002-066614; 2002-226691; 2002-256573; 2002-256574;
    2002-256575|
XR- <XRPX> N02-198565|
TI- **Automated** generation of sound sequences or generative music systems
     used in mobile telephones, includes generative audio engine, which is
     controlled or influenced by messages received from controlling items|
PA- SSEYO LTD (SSEY-N)|
AU- <INVENTORS> COLE J T; COLE M P|
NC- 095|
NP- 002|
PN- WO 200186625 A2 20011115 WO 2001GB1971 A 20010504 200230 B|
PN- AU 200158529 A 20011120 AU 200158529 A 20010504 200230|
AN- <LOCAL> WO 2001GB1971 A 20010504; AU 200158529 A 20010504|
AN- <PR> GB 200030834 A 20001218; GB 200010967 A 20000505; GB 200010969 A
    20000505; GB 200011178 A 20000509; GB 200022164 A 20000911|
FD- WO 200186625 A2 G10H-000/00
    <DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR
    CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
    KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
    SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
    <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
    LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
FD- AU 200158529 A G10H-000/00   Based on patent WO 200186625|
LA- WO 200186625(E<PG> 45)|
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ
    DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
    LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
    SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
    IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|
AB- <PN> WO 200186625 A2|
AB- <NV> NOVELTY - Generative sound system has a generative audio engine
    which is controlled or influenced by messages received from individual
    articles or units (71).|
AB- <BASIC> DETAILED DESCRIPTION - The articles may in a variety of
    embodiments include collectable cards (86), building blocks (102),
    articles of furniture, ornaments and soon (128,130,132), portable
    electronic devices such as mobile phones (60), and toys, models or
    figures (142). The individual articles or units may exchange messages
    with each other and/or with a base unit.
        USE - For generative music systems used in mobile telephones,
    electronic toys, and other electronic devices.
        ADVANTAGE - Short data messages may be used to transfer control
    information between devices for an audio or music rendering system,
    generative or otherwise. The control information may be in the form of
    MIDI instructions or in a form which can operate or control a
    generative music system. This allows very small messages with low
    bandwidth requirement to facilitate rich and complex audio-musical
    behavior of these devices. More specifically, the messages may **trigger**
     sound effects or musical/audio sequences, potentially integrating them
    within an audio output that is continuously being generated by the
    generative music system, or even within the context of the audio
    interpretation of the system. The triggering may be related to such
    events as changes in value of a stock **portfolio** , incoming news
    events, weather announcements, networked musical performances.

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      DESCRIPTION OF DRAWING(S) - The diagram shows an embodiment
   consisting of a number of toys or figures making up an orchestra.
      Models or figures (142)
      Master device (148)
      pp; 45 DwgNo 14/14|
DE- <TITLE TERMS> **AUTOMATIC** ; GENERATE; SOUND; SEQUENCE; GENERATE; MUSIC;
    SYSTEM; MOBILE; TELEPHONE; GENERATE; AUDIO; ENGINE; CONTROL; INFLUENCE;
    MESSAGE; RECEIVE; CONTROL; ITEM|
DC- P86; W01; W04|
IC- <MAIN> G10H-000/00|
MC- <EPI> W01-C01F; W04-U06|
FS- EPI; EngPI||

   8/4/2   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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IM- *Image available*
AA- 2001-581104/200165|
XR- <XRPX> N01-432872|
TI- Universal **automated** order processing system for customer-merchant
    product purchase transaction, has customer telephone interface
    communicating with customer database and merchant database in
    processing customer order|
PA- WORLD THEATRE INC (WORL-N) |
AU- <INVENTORS> BALLOU B L; HEBRANK J H; HUNTER C E; SPARKS K C; SUMMER R D
    ; SYKES O B|
NC- 093|
NP- 002|
PN- WO 200144888 A2 20010621 WO 2000US33841 A 20001215 200165 B|
PN- AU 200120978 A 20010625 AU 200120978   A 20001215 200165|
AN- <LOCAL> WO 2000US33841 A 20001215; AU 200120978 A 20001215|
AN- <PR> US 2000645086 A 20000824; US 99465729 A 19991217; US 2000564386 A
    20000503; US 2000567716 A 20000510|
FD- WO 200144888 A2 G06F-000/00
    <DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU
    CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
    KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
    SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
    <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
    LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
FD- AU 200120978 A G06F-000/00   Based on patent WO 200144888|
LA- WO 200144888(E<PG> 6)|
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
    DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
    LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
    SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
    IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|
AB- <PN> WO 200144888 A2|
AB- <NV> NOVELTY - An order transaction model (50) matches customer order
    from customer telephone interface (40) with information stored in
    customer database (70). Based on the matching, a product order
    placement module (100) matches the order to associated merchants of
    product/merchant database (80), for which the customer is acknowledged
    to interface (40).|
AB- <BASIC> DETAILED DESCRIPTION - The merchant/product database includes
    information corresponding to an order number assigned to each product
    offered through the system by several merchants. The order number
    identifies an unique product and an associated merchant offers the
    product. The customer database include **customer** information **set** for
    every system **customer** . The information **set** includes customer

identification, customer address information and method of payment information. An INDEPENDENT CLAIM is also included for method of using order processing system.

USE - For customer-merchant product purchase transactions using e.g. telephone, interactive TV, internet, satellite paging, satellite cellular, personal digital assistant (PDL), radio, LAN, etc. Also for **automated** teller machine operation, votes registration, polling, taxi cab hailing, theme parks, ticket ordering, real time, last minute airline or hotel reservations, bidding, home shopping network, stock **portfolio** information, sports profile information, radio and television stations and charity drives.

ADVANTAGE - Customer can select the product from a vast number of merchants. System enables even small vendors to offer products without significant overhead. Access to the system is made quick and simple so that virtually any one will feel comfortable using the system. Telephones are utilized for product ordering which is affordable, thus remitting in large customers. Provides system for initiating and completing purchase transactions that facilitate product ordering by consumers.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of product ordering system using telephone interface.

Customer telephone interface (40)
Order transaction model (50)
Customer database (70)
Product-merchant database (80)
Product order placement module (100)
pp; 6 DwgNo 1/21|

DE- <TITLE TERMS> UNIVERSAL; **AUTOMATIC** ; ORDER; PROCESS; SYSTEM; CUSTOMER; MERCHANT; PRODUCT; PURCHASE; TRANSACTION; CUSTOMER; TELEPHONE; INTERFACE; COMMUNICATE; CUSTOMER; DATABASE; MERCHANT; DATABASE; PROCESS ; CUSTOMER; ORDER|

DC- T01; W01; W03|

IC- <MAIN> G06F-000/00|

MC- <EPI> T01-C03B; T01-H07C5E; T01-J05A1; T01-J05A2; T01-J05B3; T01-J05B4P ; T01-M06A1A; W01-A06B5A; W03-A|

FS- EPI||

 8/4/3   (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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IM- *Image available*
AA- 2001-432417/200146|
XR- <XRPX> N01-320477|
TI- Interactive computer implemented system for modifying financial investment program, has optimizer subsystem to analyze data in profiler service and financial advisor service to create proposed investment program|
PA- ELECTRONIC MARKET CENT INC (ELMA-N)|
AU- <INVENTORS> SALTZMAN B; SALTZMAN M J; VON KLEEK S A|
NC- 090|
NP- 002|
PN- WO 200122341 A1 20010329 WO 2000US40922 A 20000918 200146 B|
PN- AU 200112534 A 20010424 AU 200112534 A 20000918 200147|
AN- <LOCAL> WO 2000US40922 A 20000918; AU 200112534 A 20000918|
AN- <PR> US 99155483 P 19990923|
FD- WO 200122341 A1 G06F-017/60
   <DS> (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
   <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS

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LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
FD- AU 200112534 A G06F-017/60   Based on patent WO 200122341|
LA- WO 200122341(E<PG> 24)|
DS- <NATIONAL> AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM
    EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
    LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
    TR TT TZ UA UG UZ VN YU ZA ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
    IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW|
AB- <PN> WO 200122341 A1|
AB- <NV> NOVELTY - Data input by customer are collected by a profiler
    service (22). An optimizer subsystem (26) analyzes the data in profiler
    service and financial advisor service (1), to create proposed
    investment program. The interaction is managed by a contract management
    service (30). Payments are received based on a devised financial
    program through funds transfer service (10).|
AB- <BASIC> DETAILED DESCRIPTION - A financial advisor service (1)
    comprises of electronic database containing data regarding the
    investment characteristics, parameters of professional investment
    manager, and several investment products. A customer communicates with
    investor or advisor using public and private networks through an
    electronic network and delivery service (2) which has appropriate
    display and data representation. A profiler service (22) comprises of
    electronic database and applications necessary for interacting and
    collecting data relative to investment objectives of customer. A
    proposed investment program is created by an optimizer subsystem (26)
    comprising data repositories containing application software for
    retrieving, analyzing and matching the data in profiler service and
    financial advisor service. A policy generator subsystem (28) and a
    policy management subsystem have applications, database repositories
    and rules necessary to generate investment policies and manage such
    policies in an automated fashion. Interaction, negotiation,
    automated tracking and retention of all investment policies are
    managed by a contract management service (30) which allows verifiable
    checking and non-repudiation of all interactions with system. Business
    rules and multifaceted set of generic translation technologies for
    translating from one to another using variety of transport mechanisms,
    are maintained by a translation subsystem (36). A record keeping system
    (38) comprises of applications, database, repositories, rules and
    electronic data feeds necessary to accurately track individual
    investments in a completely automated manner. A funds transfer
    service for the customer to initiate, implement, pay and receive
    payments from a devised financial program, along with the
    administrative functions necessary to ensure timely processing of such
    transactions, is provided. Automatic verification of proper purchase
    and allocation of securities to be included in the financial investment
    program selected by the customer, are implemented by a trading
    subsystem (34). Post investment knowledge of the status of the acquired
    investment program is provided by a performance subsystem (42).
    Integrity of the system is insured to prevent improper disclosure by a
    security subsystem (44). INDEPENDENT CLAIMS are also included for the
    following:
        (a) Financial investment program creation and modification method;
        (b) Automated system for financial transaction
    USE - For creating, acquiring and monitoring portfolios of
    financial investments over a distributed computer network such as
    Internet.
    ADVANTAGE - The customer obtains a cohesive, inclusive and
    multifaceted investment plan from a number of professional expert
    investment managers. The investor is allowed to monitor and update the
    chosen investment program in real-time.
    DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
    interactive computer implemented system.

          Financial advisor service (1)
          Delivery service (2)
          Profiler service (22)
          Optimizer subsystem (26)
          Policy generator subsystem (28)
          Contract management service (30)
          Trading system (34)
          Translation subsystem (36)
          Record keeping system (38)
          Performance subsystem (42)
          Security subsystem (44)
          pp; 24 DwgNo 1/1|
DE- <TITLE TERMS> INTERACT; COMPUTER; IMPLEMENT; SYSTEM; MODIFIED;
     FINANCIAL; INVESTMENT; PROGRAM; SUBSYSTEM; DATA; PROFILE; SERVICE;
     FINANCIAL; SERVICE; PROPOSED; INVESTMENT; PROGRAM|
DC- T01; T05|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-H07C5E; T01-J05A1; T01-J05A2; T01-J05B4P; T01-S03; T05-L02|
FS- EPI||

 8/4/4   (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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IM- *Image available*
AA- 2001-389529/200141|
XR- <XRPX> N01-286547|
TI- Computerized stock selection method applicable for investment
     portfolio involves selecting corporate stocks based on accessed
     database information meeting certain criteria by computer|
PA- NETFOLIO INC (NETF-N) |
AU- <INVENTORS> O'SHAUGHNESSY J P|
NC- 093|
NP- 002|
PN- WO 200107267 A1 20010201 WO 2000US20376 A 20000727 200141 B|
PN- AU 200063798 A 20010213 AU 200063798 A 20000727 200141|
AN- <LOCAL> WO 2000US20376 A 20000727; AU 200063798 A 20000727|
AN- <PR> US 99361654 A 19990727|
FD- WO 200107267 A1 B42D-015/00
     <DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU
     CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
     KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
     SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
     <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
     LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
FD- AU 200063798 A B42D-015/00   Based on patent WO 200107267|
LA- WO 200107267(E<PG> 66)|
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
     DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
     LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
     SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
     IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW|
AB- <PN> WO 200107267 A1|
AB- <NV> NOVELTY - A computer accesses a stock information from a database
     (1-1). The corporate stocks for investment **portfolio** are selected
     based on the accessed information meeting certain criteria. The records
     identifying the stocks that meet the criteria in a descending order of
     annual appreciation in a stock price, are sorted in a sorted list. The
     list of number of stocks is made available from the top of the sorted
     list.|
AB- <BASIC> DETAILED DESCRIPTION - The stocks for investment **portfolio**

are chosen according to the predetermined criteria including the
selecting stocks of the companies with the database records indicating
a market capitalization in excess of predetermined amount of money, a
price-to-sale ratio is lower than 1.5, an annual earning that is higher
than the previous annual earning, the market capitalization that is
higher than the market capitalization three months ago and the market
capitalization that is higher than the market capitalization six months
ago. INDEPENDENT CLAIMS are also included for the following:
    (a) a computer for stock selection;
    (b) and a computer-readable medium.
    USE - Applicable for computerized selection of corporate stocks for
investment **portfolio** .
    ADVANTAGE - Enables **intelligent** selection of corporate stocks for
investment **portfolio** , using and following predetermined criteria.
Enables **automated** decision making by using an objective- **rule** - **based**
strategy and system for complexity of relevant investment information.

    DESCRIPTION OF DRAWING(S) - The figure shows the schematic
flowchart for computerized selection of corporate stocks.
    Database (1-1) .
    pp; 66 DwgNo 1/17|
DE- <TITLE TERMS> STOCK; SELECT; METHOD; APPLY; INVESTMENT; **PORTFOLIO** ;
    SELECT; STOCK; BASED; ACCESS; DATABASE; INFORMATION; CRITERIA; COMPUTER
    |
DC- P76; T01|
IC- <MAIN> B42D-015/00|
IC- <ADDITIONAL> G06F-017/60; G06G-007/52; H01J-001/00|
MC- <EPI> T01-E01A; T01-J05A2; T01-J05B4P; T01-S03|
FS- EPI; EngPI||

 8/4/5   (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2001-316263/200133|
XR- <XRPX> N01-227344|
TI- Content components laying out process for electronic publishing,
    involves using on-screen **template** defining locations in which
    selected content components are permitted to be populated in a
    consistent manner|
PA- LAYOUT WIZARD INC (LAYO-N) |
AU- <INVENTORS> ANGELL M J; BROWN R H|
NC- 094|
NP- 002|
PN- WO 200129695 A2 20010426 WO 2000US28530 A 20001013 200133 B|
PN- AU 200110880   A 20010430 AU 200110880   A 20001013 200148|
AN- <LOCAL> WO 2000US28530 A 20001013; AU 200110880 A 20001013|
AN- <PR> US 99419360 A 19991015|
FD- WO 200129695 A2 G06F-017/24
    <DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU
    CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
    KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
    SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
    <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
    LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
FD- AU 200110880   A G06F-017/24   Based on patent WO 200129695|
LA- WO 200129695(E<PG> 33) |
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
    DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
    LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
    SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW|

DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW|
AB- <PN> WO 200129695 A2|
AB- <NV> NOVELTY - Authorized, predefined content components whose scope and use are prescribed by content provider, are accessed over information exchange network. Desired content components for publication are selected and on-screen **template** is used to layout predefined content components. **Template** defines location in which content components are permitted to be populated in manner consistent with limitation prescribed by content provider.|
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:
    (a) Content components usage controlling method;
    (b) Content component providing method;
    (c) Content components accessing method;
    (d) Content component layout system;
    (e) Content components usage control system
    USE - For creation of graphic based **customizable** collateral materials such as advertisement, brochures, signs, door hangers, for electronic publishing for entity such as franchisers, distributors, insurance companies, **mutual fund** companies.
    ADVANTAGE - Facilitates the specification and distribution of **template** content material by content provider over information exchange network such as Internet. Enables employing a database that is capable of keeping track of users and their corresponding access privileges within the system for monitoring user activity.
    DESCRIPTION OF DRAWING(S) - The figure shows the schematic representation of computer network through which the publishing process may be implemented.
    pp; 33 DwgNo 1/6|
DE- <TITLE TERMS> CONTENT; COMPONENT; LAY; PROCESS; ELECTRONIC; PUBLICATION ; SCREEN; **TEMPLATE** ; DEFINE; LOCATE; SELECT; CONTENT; COMPONENT; PERMIT; POPULATION; CONSISTENT; MANNER|
DC- T01|
IC- <MAIN> G06F-017/24|
MC- <EPI> T01-J11A|
FS- EPI||

  8/4/6   **(Item 6 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
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IM- *Image available*
AA- 1997-479762/199744|
DX- <RELATED> 2001-326628; 2001-464199|
XR- <XRPX> N97-400218|
TI- Computer controlled **account management** system - invokes one of several distinct option plans which are defined by sponsoring company in terms of grant, vest and expiration date for option contracts and implements plans for multiple client companies|
PA- MERRILL LYNCH PIERCE FENNER & SMITH INC (MERR-N)|
AU- <INVENTORS> CRISTOFICH J M; WARNER S E|
NC- 001|
NP- 001|
PN- US 5671363   A 19970923 US 92938939   A 19920901 199744 B
   <AN> US 95487902   A 19950607|
AN- <LOCAL> US 92938939 A 19920901; US 95487902 A 19950607|
AN- <PR> US 92938939 A 19920901; US 95487902 A 19950607|
FD- US 5671363   A G06F-017/60   Cont of application US 92938939|
LA- US 5671363(14) |
AB- <BASIC> US 5671363 A
    The system includes a addressable data storage device for

nonvolatile storage of data in accounts segregated according to participant and client entries. The participant data records include demographic and employment related information and specified accounts of granted, vested, and exercised options, of option holdings information for each of the accounts, of plan criteria, and of an axiomatic **rule** system. The **rule** system defines at least in part the plan criteria and the exercise of the options.

A client and participant communication device accesses the system management for transaction requests and confirmation of stored information. A system management processor accesses the storage device and receives the transaction requests and processes **automatic** security transactions. A brokerage account device accesses market price data on select securities and implements the system-requested security transactions in accordance with the option holdings information and the axiomatic **rule** system.

USE/ADVANTAGE - E.g. for stock option management. Provides implementation of company stock option plans on continuous basis. Provides responsive transactions in accordance with plan dictates and select inputs from plan participants. Provides cashless transaction. Dwg.1/5|

DE- <TITLE TERMS> COMPUTER; CONTROL; ACCOUNT; MANAGEMENT; SYSTEM; ONE; DISTINCT; OPTION; PLAN; DEFINE; COMPANY; TERM; VEST; EXPIRE; DATE; OPTION; CONTRACT; IMPLEMENT; PLAN; MULTIPLE; CLIENT; COMPANY|

DC- T01|

IC- <MAIN> G06F-017/60|

IC- <ADDITIONAL> G06F-157/00|

MC- <EPI> T01-J05A1|

FS- EPI||

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?t12/4/all

 12/4/1   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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IM- *Image available*
AA- 2002-207850/200227|
XR- <XRPX> N02-158489|
TI- Event notification method for financial transactions, involves sending
    notification message with information about customer requested event
    through customer selected method at customer selected time|
PA- CITICORP DEV CENT INC (CITI-N); AHUJA A (AHUJ-I); MARKARIAN G (MARK-I);
    PAN J (PANJ-I); TATA A (TATA-I); TOMPKINS P (TOMP-I); VAIDYANATHAN R
    (VAID-I)|
AU- <INVENTORS> AHUJU A; MARKARIAN G; PAN J; TATA A; THONKINS P;
    VAIDYANATHAN R; AHUJA A; TOMPKINS P|
NC- 027|
NP- 002|
PN- EP 1146459   A1 20011017 EP 2001201396 A 20010417 200227 B|
PN- US 20020013711 A1 20020131 US 2000197773 P 20000414 200227
    <AN> US 2001832863 A 20010412|
AN- <LOCAL> EP 2001201396 A 20010417; US 2000197773 P 20000414; US
    2001832863 A 20010412|
AN- <PR> US 2000197773 P 20000414; US 2001832863 A 20010412|
FD- EP 1146459   A1 G06F-017/60
    <DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV
    MC MK NL PT RO SE SI TR
FD- US 20020013711 A1 G06F-017/60   Provisional application US 2000197773|
LA- EP 1146459(E<PG> 38)|
DS- <REGIONAL> AL; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
    LT; LU; LV; MC; MK; NL; PT; RO; SE; SI; TR|
AB- <PN> EP 1146459 A1|
AB- <NV> NOVELTY - The status of a customer is determined and requested
    events, notification methods and notification times which are selected
    by the customer are stored in a database. A notification message with
    information about the selected requested event is formulated and sent
    to the customer through selected method at selected time, when an event
     trigger data is received from another database.|
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for
    the following:
        (a) Event notification system;
        (b) Alert message formulative method;
        (c) Alert message formulating system
        USE - For financial institutions for financial transaction
    notifications or private customer-specific financial information such
    as bank account, credit card, brokerage **portfolio** information, etc.
        ADVANTAGE - Provides timely notification to customers to update
    information available and the notification system is geared towards
    scalability and performance and by using a stateless website and
    distributed architecture with increased available memory.
        DESCRIPTION OF DRAWING(S) - The figure shows the schematic view of
    webpage for notifying a customer.
        pp; 38 DwgNo 2/13|
DE- <TITLE TERMS> EVENT; NOTIFICATION; METHOD; FINANCIAL; TRANSACTION; SEND
    ; NOTIFICATION; MESSAGE; INFORMATION; CUSTOMER; REQUEST; EVENT; THROUGH
    ; CUSTOMER; SELECT; METHOD; CUSTOMER; SELECT; TIME|
DC- T01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-J05B2; **T01-J05B4P** ; T01-N01A1; T01-N01A2A; T01-N01A2F|
FS- EPI||

12/4/2   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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IM- *Image available*
AA- 2001-432453/200146|
XR- <XRPX> N01-320492|
TI- Investment broker and integrated charge card billing system allowing
    customer to pay credit card bill and invest in financial services
    offered by broker at same time|
PA- AMERICAN EXPRESS CO (AMEX-N)|
AU- <INVENTORS> CRANE S P; PRAIRIE J; SCHLEGEL B; SHEIRE M; SWEAZY M D|
NC- 093|
NP- 002|
PN- WO 200127827 A1 20010419 WO 2000US26440 A 20000926 200146 B|
PN- AU 200078335 A 20010423 AU 200078335 A 20000926 200147|
AN- <LOCAL> WO 2000US26440 A 20000926; AU 200078335 A 20000926|
AN- <PR> US 99415632 A 19991012|
FD- WO 200127827 A1 G06F-017/60
    <DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU
    CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
    KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
    SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
    <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
    LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
FD- AU 200078335 A G06F-017/60   Based on patent WO 200127827|
LA- WO 200127827(E<PG> 38)|
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
    DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
    LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
    SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
    IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW|
AB- <PN> WO 200127827 A1|
AB- <NV> NOVELTY - An interested cardholder suitably appoints the charge
    card administrator as a processing agent to collect and promptly remit
    the cardholder's voluntary, periodic payments for investment into pre
    selected investment products, e.g. **mutual fund** shares, fixed
    annuities, variable annuities, insurance, certificates, equities and/or
    the like.|
AB- <BASIC> DETAILED DESCRIPTION - The charge card billing system
    communicates with an investment broker system. The investment broker
    system includes an instruction arrangement database, payment hierarchy
    and an **investment account** .
       USE - For paying monthly credit card bills and investing in
    financial services.
       ADVANTAGE - Bundles the charge card payments with the financial
    services so only send one combined bill to customer.
       DESCRIPTION OF DRAWING(S) - The drawing shows an logical data model
    of the relationships and **rules** of the system.
       pp; 38 DwgNo 2/7|
DE- <TITLE TERMS> INVESTMENT; INTEGRATE; CHARGE; CARD; BILL; SYSTEM; ALLOW;
    CUSTOMER; PAY; CREDIT; CARD; BILL; FINANCIAL; SERVICE; OFFER; TIME|
DC- T01; T05|
IC- <MAIN> G06F-017/60|
IC- <ADDITIONAL> G07F-007/10|
MC- <EPI> T01-J05A1; **T01-J05B4P** ; T05-H02C3|
FS- EPI||
?

?t17/4/all

17/4/1   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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IM- *Image available*
AA- 2002-148218/200219|
XR- <XRPX> N02-112302|
TI- Record access limitation method for medical/legal record management,
    involves applying access **rules** to received record by selecting
    limitation from several cryptographic techniques by trustee|
PA- FELSHER D P (FELS-I)|
AU- <INVENTORS> FELSHER D P|
NC- 096|
NP- 003|
PN- WO 200205061 A2 20020117 WO 2001US21234 A 20010705 200219 B|
PN- US 20020010679 A1 20020124 US 2000216199 P 20000706 200219
    <AN> US 2000223246 P 20000804
    <AN> US 2001899787 A 20010705
PN- AU 200171827 A 20020121 AU 200171827 A 20010705 200234|
AN- <LOCAL> WO 2001US21234 A 20010705; US 2000216199 P 20000706; US
    2000223246 P 20000804; US 2001899787 A 20010705; AU 200171827 A
    20010705|
AN- <PR> US 2000223246 P 20000804; US 2000216199 P 20000706; US 2001899787
    A 20010705|
FD- WO 200205061 A2 G06F-000/00
    <DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR
    CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG
    KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU
    SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
    <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
    LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
FD- US 20020010679 A1 G06F-017/60   Provisional application US 2000216199
                Provisional application US 2000223246
FD- AU 200171827 A G06F-000/00   Based on patent WO 200205061|
LA- WO 200205061(E<PG> 64)|
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ
    DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
    KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
    SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
    IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|
AB- <PN> WO 200205061 A2|
AB- <NV> NOVELTY - Limitations for a received record, are selected from
    several cryptographic techniques based on possession of cryptographic
    key. An appropriate set of access **rules** is applied to the received
    record by a trustee based on the selected limitations.|
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for
    the following:
        (a) Database system;
        (b) Virtual trust system;
        (c) Medical information record;
        (d) Records management system
        USE - For selectively limiting the access to record including
    medical record, legal record, government record, financial record,
    commercially valuable trade secret legal information, banking
    information, consumer entertainment media, digital music file, video
    information, cinema information, consumer information, personal
    demographic information, credit card information, personal contact
    information, social security number information, publication and
    subscription information, separate articles within a digital
    publication and **investment account** information.

ADVANTAGE - Provides a secured environment for collection, management and distribution of the electronic records thereby prevents piracy or misuse of the record information. Also controls secondary redistribution of content without imposing an undue privacy burden on consumers.
DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the overall network architecture of information record infrastructure.
pp; 64 DwgNo 1/4|
DE- <TITLE TERMS> RECORD; ACCESS; LIMIT; METHOD; MEDICAL; LEGAL; RECORD; MANAGEMENT; APPLY; ACCESS; **RULE** ; RECEIVE; RECORD; SELECT; LIMIT; CRYPTOGRAPHIC; TECHNIQUE|
DC- S05; T01|
IC- <MAIN> G06F-000/00; G06F-017/60|
MC- <EPI> S05-G02G1; T01-J05; T01-J06A1|
FS- EPI||

 17/4/2   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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IM- *Image available*
AA- 2002-065008/200209|
XR- <XRPX> N02-048404|
TI- **Portfolio** management and evaluation system e.g. for financial product, produces customer's **portfolio** according to **rule** selected from **rule** book|
PA- X NET KK (XNET-N)|
NC- 001|
NP- 001|
PN- JP 2001319049 A 20011116 JP 2000133767 A 20000502 200209 B|
AN- <LOCAL> JP 2000133767 A 20000502|
AN- <PR> JP 2000133767 A 20000502|
LA- JP 2001319049(7)|
AB- <PN> JP 2001319049 A|
AB- <NV> NOVELTY - A **rule** book stores the **rule** required for process of data. A **rule** selection unit selects a required **rule** from the notebook. A **portfolio** production unit produces customer's **portfolio** according to the selected **rule** . |
AB- <BASIC> USE - For managing and evaluating **portfolio** produced from dealing data of financial product.
ADVANTAGE - Provides high **portfolio** management and evaluation to both system user and customer inexpensively.
DESCRIPTION OF DRAWING(S) - The figure shows the flowchart of **portfolio** evaluation. (Drawing includes non-English language text).
pp; 7 DwgNo 2/2|
DE- <TITLE TERMS> **PORTFOLIO** ; MANAGEMENT; EVALUATE; SYSTEM; FINANCIAL; PRODUCT; PRODUCE; CUSTOMER; **PORTFOLIO** ; ACCORD; **RULE** ; SELECT; **RULE** ; BOOK|
DC- T01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-J05A1|
FS- EPI||

 17/4/3   (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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IM- *Image available*
AA- 2002-049472/200206|
DX- <RELATED> 2001-662631|
XR- <XRPX> N02-036553|

TI- Software-based syndication and filtering platform for first Web server
    hosted by first enterprise such as banks or utility companies has
    discrimination layer for providing specific services to customers|
PA- YODLEE.COM INC (YODL-N)|
AU- <INVENTORS> FREISHTAT G; RIJSINGHANI V|
NC- 093|
NP- 002|
PN- WO 200186543 A1 20011115 WO 2001US13252 A 20010424 200206 B|
PN- AU 200155645 A 20011120 AU 200155645 A 20010424 200219|
AN- <LOCAL> WO 2001US13252 A 20010424; AU 200155645 A 20010424|
AN- <PR> US 2001842241 A 20010424; US 2000202766 P 20000509; US 2001839735
    A 20010420|
FD- WO 200186543 A1 G06F-017/60
    <DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU
    CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
    KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
    SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
    <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
    LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
FD- AU 200155645   A G06F-017/60   Based on patent WO 200186543|
LA- WO 200186543(E<PG> 63)|
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
    DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
    LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
    SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
    IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|
AB- <PN> WO 200186543 A1|
AB- <NV> NOVELTY - A **rules** -based filter interacts with communications
    from customers of a first enterprise. The communications may come from
    a second Web-site of a second enterprise. A discrimination layer
    provides specific services to the customers according to one or more
    characteristics of the Web site of the second enterprise. A layer is
    provided for interacting with a third Web server hosted by a third
    enterprise.|
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for:
        (a) a Web based transaction system
        (b) an Internet-enabled Web server
        (c) a method for enabling transaction services by a first Web-site
    hosted by a first enterprise
        USE - In Internet-implemented information collection, aggregation
    and transaction services for services provided by e.g. banks or utility
    companies.
        ADVANTAGE - Provides a significant benefit to users seeking to
    aggregate generic personal information (PI) while requiring identity
    verification such as an end user's stock **portfolio** or bank balance,
    facilitates transactions utilizing PI. Reduces burden in terms of time,
    effort and learning curve allowing an end user to access his PI to
    individually visiting a variety of information provider sites each with
    its own requirements, graphical user interface and login protocol.
        DESCRIPTION OF DRAWING(S) - The drawing is a block diagram of the
    components that could be user to implement a present invention.
        pp; 63 DwgNo 3/16|
DE- <TITLE TERMS> SOFTWARE; BASED; FILTER; PLATFORM; FIRST; WEB; SERVE;
    FIRST; BANK; UTILISE; COMPANY; DISCRIMINATE; LAYER; SPECIFIC; SERVICE;
    CUSTOMER|
DC- T01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-J16C2; T01-N01A1; T01-N02A3C; T01-N02B1B|
FS- EPI||

17/4/4   (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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IM- *Image available*
AA- 2002-033813/200204|
DX- <RELATED> 2001-627644; 2002-010272; 2002-040668; 2002-056872;
    2002-066004; 2002-066057; 2002-197321; 2002-207782; 2002-215795;
    2002-218600; 2002-237911; 2002-414500|
XR- <XRPX> N02-026033|
TI- **Trigger** signal producing method involves providing information
    indicating events associated with operation of data processor and
    indicating past behavior of **trigger** signal|
PA- TEXAS INSTR INC (TEXI); SWOBODA G L (SWOB-I)|
AU- <INVENTORS> SWOBODA G L|
NC- 002|
NP- 005|
PN- US 20010039488 A1 20011108 US 2000186326 P 20000302 200204 B
    <AN> US 2000219340 P 20000302
    <AN> US 2001798429 A 20010302|
PN- US 20020008591 A1 20020124 US 2000219340 P 20000302 200210
    <AN> US 2000741645 A 20001219
PN- JP 2002014837 A 20020118 JP 2001109235 A 20010302 200211
PN- US 20020007264 A1 20020117 US 2000219340 P 20000302 200212
    <AN> US 2000740917 A 20001219
PN- JP 2002049503 A 20020215 JP 2001109232 A 20010302 200215|
AN- <LOCAL> US 2000186326 P 20000302; US 2000219340 P 20000302; US
    2001798429 A 20010302; US 2000219340 P 20000302; US 2000741645 A
    20001219; JP 2001109235 A 20010302; US 2000219340 P 20000302; US
    2000740917 A 20001219; JP 2001109232 A 20010302|
AN- <PR> US 2001798429 A 20010302; US 2000186326 P 20000302; US 2000219340
    P 20000302; US 2000741645 A 20001219; US 2000515093 A 20000302; US
    2000740917 A 20001219|
FD- US 20010039488 A1 G06F-017/50   Provisional application US 2000186326
                Provisional application US 2000219340
FD- US 20020008591 A1 H03B-005/02   Provisional application US 2000219340
FD- US 20020007264 A1 G06F-009/455 Provisional application US 2000219340|
LA- US 20010039488(22); JP 2002014837(81); JP 2002049503(48)|
AB- <PN> US 20010039488 A1|
AB- <NV> NOVELTY - Information indicative of events associated with
    operation of data processor and information indicating past behavior of
     trigger signal are provided. A **trigger** signal is generated in
    response to event information and behavior information.|
AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included
    for apparatus for producing **trigger** signal.
        USE - For electronic data processing device used in automotive
    industry, telecommunication and defense systems.
        ADVANTAGE - Provides powerful and scalable **portfolio** of debug
    capabilities for on-chip deployment. The debug resources are allocated
    by debug software on an as needed basis, relieving the user burden.
        DESCRIPTION OF DRAWING(S) - The figure diagrammatically illustrates
    emulation system.
        pp; 22 DwgNo 1/14|
DE- <TITLE TERMS> **TRIGGER** ; SIGNAL; PRODUCE; METHOD; INFORMATION; INDICATE
    ; EVENT; ASSOCIATE; OPERATE; DATA; PROCESSOR; INDICATE; PASS; BEHAVE;
    TRIGGER ; SIGNAL|
DC- S01; T01; U11; U13|
IC- <MAIN> G06F-009/455; G06F-011/22; G06F-017/50; H03B-005/02|
IC- <ADDITIONAL> G01R-031/28; G06F-011/28|
MC- <EPI> T01-G05C; T01-J08A|
FS- EPI||

 17/4/5   (Item 5 from file: 350)

Search Report from Ginger D. Roberts

DIALOG(R)File 350:Derwent WPIX
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AA- 2001-657064/200175|
XR- <XRPX> N01-489778|
TI- Method of minimizing the minimum investment for privately placed
    security offerings by dividing the required amount of proceeds by the
    maximum number of investors to determine the minimum acceptable on-line
    investment required|
PA- FRONT END CAPITAL LLC (FRON-N)|
AU- <INVENTORS> SANBORN J A|
NC- 095|
NP- 002|
PN- WO 200175738 A1 20011011 WO 2001US10459 A 20010402 200175 B|
PN- AU 200151184 A 20011015 AU 200151184   A 20010402 200209|
AN- <LOCAL> WO 2001US10459 A 20010402; AU 200151184 A 20010402|
AN- <PR> US 2000193364 P 20000331|
FD- WO 200175738 A1 G06F-017/60
    <DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR
    CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
    KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
    SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
    <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
    LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
FD- AU 200151184 A G06F-017/60   Based on patent WO 200175738|
LA- WO 200175738(E<PG> 63)|
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ
    DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
    LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
    SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
    IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|
AB- <PN> WO 200175738 A1|
AB- <NV> NOVELTY - A web site is run by a registered broker-dealer to allow
    potential investors to review the details of offered securities and to
    make investment decisions on-line. Offerings may be pen to public
    access or only to registered members. The broker will screen business
    plans and will structure the offering, which will typically be limited
    to 1,000,000 to comply with the USA SEC **Rule** 504.|
AB- <BASIC> DETAILED DESCRIPTION - The minimum investment is determined and
    the offer posted. The offer may be for a fund investment.
        INDEPENDENT CLAIMS are included for
        (a) a method of providing investors in privately placed securities
    offerings with instant liquidity by operating an on-line resale market
        (b) a method of providing potential investors in privately placed
    securities offerings with instant access to an offering
        (c) a method by which a broker-dealer acts through a server
        (d) a method by which a custodian or trustee offers securities
        (e) a process by which a broker-dealer uses a server to assist
    inventors in raising funds
        (f) a method by which a broker-dealer issues securities
        (g) a method of providing a fund of funds
        (h) a method by which a broker-dealer protects confidential
    information
        (i) a process of private equity **portfolio** valuation
        USE - On-line investment.
        ADVANTAGE - Improves access to investment by minimizing the minimum
    investment and taking advantage of US SEC **rules** to increase
    investment opportunities and take up.
        pp; 63 DwgNo 0/15|
DE- <TITLE TERMS> METHOD; MINIMUM; INVESTMENT; PLACE; SECURE; DIVIDE;
    REQUIRE; AMOUNT; PROCEED; MAXIMUM; NUMBER; DETERMINE; MINIMUM; ACCEPT;
    LINE; INVESTMENT; REQUIRE|

July 19, 2002 5 17:22

DC- T01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-H07C5E; T01-H07C5S; T01-J05A1; T01-J12C|
FS- EPI||

17/4/6   (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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IM- *Image available*
AA- 2001-589046/200166|
DX- <RELATED> 2002-187893|
XR- <XRPX> N01-438692|
TI- Investment process creation method for tax-deferred exchanges in real
    estate business, involves producing tenant-in-common deed shares by
    dividing property capital and recombining deeds based on master
    agreement|
PA- AMERICAN MASTER LEASE LLC (AMMA-N)|
AU- <INVENTORS> ANDREWS J; FRANKLIN M; ROBERTS N; RUNNELS C|
NC- 001|
NP- 001|
PN- US 6292788   B1 20010918 US 98205633   A 19981203 200166 B|
AN- <LOCAL> US 98205633 A 19981203|
AN- <PR> US 98205633 A 19981203|
LA- US 6292788(15)|
AB- <PN> US 6292788 B1|
AB- <NV> NOVELTY - The real properties are combined to form a real estate
    portfolio and is encumbered using a master agreement. Capital of the
    property is divided into tenant-in-common deeds of predetermined
    denomination. The deeds are recombined at specific interval, based on
    the procedures described in master agreement.|
AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included
    for method of performing a tax deferred exchange of investment.
        USE - For performing tax-deferred exchanges in commercial and other
    real estate business.
        ADVANTAGE - Provides safety and steady income stream with ready
    liquidity without involvement in property management. Provides right to
    master tenant for sublease the real estate.
        DESCRIPTION OF DRAWING(S) - The figure shows the structure of new
    real estate investment method and investment **rules** .
        pp; 15 DwgNo 2/8|
DE- <TITLE TERMS> INVESTMENT; PROCESS; CREATION; METHOD; TAX; DEFER;
    EXCHANGE; REAL; ESTATE; BUSINESS; PRODUCE; COMMON; DEED; SHARE; DIVIDE;
    PROPERTIES; CAPITAL; RECOMBINATION; BASED; MASTER; AGREE|
DC- T01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-J05A|
FS- EPI||

17/4/7   (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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IM- *Image available*
AA- 2001-408006/200143|
XR- <XRPX> N01-301907|
TI- Securities transferring method in investment systems, involves paying
    royalty on the transaction to the entity issuing security, when
    transaction takes place between two parties|
PA- WOHLSTADTER J (WOHL-I)|
AU- <INVENTORS> WOHLSTADTER J|

July 19, 2002 6 17:22

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NC- 093|
NP- 002|
PN- WO 200133396  A2 20010510 WO 2000US29652 A  20001027 200143 B|
PN- AU 200112389  A  20010514 AU 200112389   A  20001027 200149|
AN- <LOCAL> WO 2000US29652 A 20001027; AU 200112389 A 20001027|
AN- <PR> US 99163739 P 19991029|
FD- WO 200133396 A2 G06F-017/00
    <DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU
    CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
    KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
    SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
    <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
    LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
FD- AU 200112389  A  G06F-017/00   Based on patent WO 200133396|
LA- WO 200133396(E<PG> 48)|
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
    DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
    LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
    SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
    IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW|
AB- <PN> WO 200133396 A2|
AB- <NV> NOVELTY - A royalty on the transaction is paid to the entity
    issuing the security, when the transaction takes place between two
    parties. The royalty is paid by any one of the two parties.|
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for
    the following:
        (a) Computer security exchanging method;
        (b) Computerized security exchange system;
        (c) Storage media with security exchange program;
        (d) Computer system for security exchange process;
        (e) Intermediate transaction exchange;
        (f) Computerized stock exchange;
        (g) Exchange transaction governing  rules ;
        (h) Security purchasing method
        USE - For investment strategy developments by individuals,
    commercial organizations, in business  mutual   funds  etc.
        ADVANTAGE - Provides an economic benefit to the issuing entity
    whenever a security issued by the entity is involved in a transaction.
        DESCRIPTION OF DRAWING(S) - The figure shows the functional block
    diagram of illustrative method of providing economic benefit to an
    issuing entity when its securities are involved in a transaction.
        pp; 48 DwgNo 1/10|
DE- <TITLE TERMS> SECURE; TRANSFER; METHOD; INVESTMENT; SYSTEM; PAY;
    TRANSACTION; ENTITY; ISSUE; SECURE; TRANSACTION; PLACE; TWO; PARTY|
DC- T01; T05|
IC- <MAIN> G06F-017/00|
MC- <EPI> T01-J05A1; T01-J05A2; T05-L02|
FS- EPI||
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 17/4/8   (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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IM- *Image available*
AA- 2001-355367/200137|
XR- <XRPX> N01-258223|
TI- Fungible goods trading system e.g. for stock exchange, compares real
    time trading prices with user indicated choices of fungible goods and
    amount based on which number of fungible goods is calculated|
PA- UNX INC (UNXU-N)|
AU- <INVENTORS> ABERNETHY W R; OLMEDO O|
```

NC- 089|
NP- 002|
PN- WO 200133316 A2 20010510 WO 2000US41840 A 20001103 200137 B|
PN- AU 200136412 A 20010514 AU 200136412   A 20001103 200149|
AN- <LOCAL> WO 2000US41840 A 20001103; AU 200136412 A 20001103|
AN- <PR> US 99433659 A 19991103|
FD- WO 200133316 A2 G06F-000/00
     <DS> (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
     DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK
     LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
     TM TR TT UA UG UZ VN YU ZA ZW
     <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
     LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
FD- AU 200136412 A G06F-000/00   Based on patent WO 200133316|
LA- WO 200133316(E<PG> 35)|
DS- <NATIONAL> AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM
     EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
     LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
     TT UA UG UZ VN YU ZA ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
     IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|
AB- <PN> WO 200133316 A2|
AB- <NV> NOVELTY - Desired target investment dollar amount and user's
     choices of fungible goods species, are received using stock symbols.
     The real time price quotation for the fungible goods, are acquired by
     an acquisition unit. The computing unit compares the input amount and
     acquired prices and calculates the number of chosen fungible goods
     species to comprise a basket, close to input target amount based on
     preset **rules** . |
AB- <BASIC> DETAILED DESCRIPTION - The computer unit comprises data storage
     unit, computing unit, data input unit, output unit and communication
     unit. The acquisition unit acquires the real time price quotations for
     fungible goods from relevant market such as stock exchanges. The input
     units obtain the desired target investment dollar amount and choices
     for purchasing fungible goods from the authenticated user. The
     computing unit compares the real time price with choices of fungible
     goods and calculates the number of fungible goods based on predefined
     rules so that the basket fall within the desired target investment
     amount. Based on the calculation, the submitting unit submits the
     transaction order to the relevant market which is then executed. The
     confirming unit confirms the transaction and is recorded in a database
     of storage unit. The brokerage account for the dollar amount, is
     debited by the debiting unit and the report of the contents of the
     fungible goods is generated. The users report is also provided. An
     INDEPENDENT CLAIM is also included for fungible goods trading method.
         USE - For electronic trading of fungible goods such as securities,
     assets such as stocks, bonds, **mutual funds** , features, options etc.
         ADVANTAGE - The individual can define, trade and manage their own
     individual funds according to the criteria set by the individual
     investor. The transaction fees is avoided as the stock is sold from one
     basket and shares for transactions can be moved from another basket
     owned by user. The system works effectively in any hardware and
     software platform.
         DESCRIPTION OF DRAWING(S) - The figure shows the conceptual diagram
     of fungible goods trading system.
         pp; 35 DwgNo 2/5|
DE- <TITLE TERMS> FUNGIBLE; GOODS; TRADE; SYSTEM; STOCK; EXCHANGE; COMPARE;
     REAL; TIME; TRADE; PRICE; USER; INDICATE; CHOICE; FUNGIBLE; GOODS;
     AMOUNT; BASED; NUMBER; FUNGIBLE; GOODS; CALCULATE|
DC- T01; T05|
IC- <MAIN> G06F-000/00|
MC- <EPI> T01-J05A1; T05-L02|
FS- EPI||

17/4/9   (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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IM- *Image available*
AA- 2001-293000/200131|
XR- <XRPX> N01-209530|
TI- Computer based transaction processing method involves matching order
    message received from fund manager with advice of execution message
    from broker to form complete record of transaction|
PA- CROSSMAR INC (CROS-N)|
AU- <INVENTORS> HAWKINS J G|
NC- 026|
NP- 002|
PN- EP 1093068   A2 20010418 EP 2000203571 A 20001013 200131 B|
PN- JP 2001175765 A 20010629 JP 2000312732 A 20001013 200141|
AN- <LOCAL> EP 2000203571 A 20001013; JP 2000312732 A 20001013|
AN- <PR> US 99159656 P 19991015|
FD- EP 1093068   A2 G06F-017/60
    <DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV
    MC MK NL PT RO SE SI|
LA- EP 1093068(E<PG> 18); JP 2001175765(53)|
DS- <REGIONAL> AL; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
    LT; LU; LV; MC; MK; NL; PT; RO; SE; SI|
AB- <PN> EP 1093068 A2|
AB- <NV> NOVELTY - The order message received from fund manager is
    forwarded to a broker. The advice of execution message is received from
    the broker. The order message is matched with the advice of execution
    message so as to form a complete record of the transaction.|
AB- <BASIC> USE - For creating complete record of transaction in **portfolio**
    management.
       ADVANTAGE - Fast transaction and settlement is achieved by matching
    the buying/selling process without any delay. Any correction in the
    transaction and settlement is carried out without any difficulty, by
    allowing the concerned parties to review the transactions. Permits the
    concerned parties to establish **rules** and regulations among themselves
    to facilitate convenient transactions.
       DESCRIPTION OF DRAWING(S) - The figure shows overall system of a
    computer based transaction processing method.
       pp; 18 DwgNo 1/9|
DE- <TITLE TERMS> COMPUTER; BASED; TRANSACTION; PROCESS; METHOD; MATCH;
    ORDER; MESSAGE; RECEIVE; FUND; MANAGE; ADVICE; EXECUTE; MESSAGE; FORM;
    COMPLETE; RECORD; TRANSACTION|
DC- T01; T05|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-J05A; T05-L02|
FS- EPI||

17/4/10   (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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IM- *Image available*
AA- 2001-265865/200127|
XR- <XRPX> N01-190161|
TI- Investment board game has game pieces moved around a path defined by
    stock spaces whose closing value is determined by chance indicator|
PA- FIKKI S E (FIKK-I)|
AU- <INVENTORS> FIKKI S E|
NC- 094|

NP- 004|
PN- WO 200115787 A1 20010308 WO 2000US24315 A 20000905 200127 B|
PN- AU 200073483   A 20010326 AU 200073483   A 20000905 200137
PN- US 6322076   B1 20011127 US 99389169   A 19990902 200175
PN- US 20020024177 A1 20020228 US 99389169   A 19990902 200220
    <AN> US 2001682709 A 20011009|
AN- <LOCAL> WO 2000US24315 A 20000905; AU 200073483 A 20000905; US 99389169
    A 19990902; US 99389169 A 19990902; US 2001682709 A 20011009|
AN- <PR> US 99389169 A 19990902; US 2001682709 A 20011009|
FD- WO 200115787 A1 A63F-003/00
    <DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU
    CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
    KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
    SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
    <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
    LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
FD- AU 200073483   A A63F-003/00   Based on patent WO 200115787
FD- US 20020024177 A1 A63F-003/00   Div ex application US 99389169|
LA- WO 200115787(E<PG> 55)|
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
    DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
    LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
    SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
    IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW|
AB- <PN> WO 200115787 A1|
AB- <NV> NOVELTY - The investment board game uses game pieces each
    representing a player. The board has stock spaces defining an endless
    path (16) along which the pieces move. Each stock space includes
    indicia identifying a stock, and a stock purchase price area. The
    pieces are moved according to a random number mechanism, and a chance
    indicator determines a closing value for the stock purchased by the
    player. A stock **portfolio** device permits input and storage of the
    purchased stock and the closing value for the purchased stock.|
AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a
    method of playing the game.
        USE - To provide investment education to players.
        ADVANTAGE - Easy to play without having to spend significant
    amounts of time understanding the peculiarities and tedious **rules** of
    the game.
        DESCRIPTION OF DRAWING(S) - The drawing shows a top plan view of
    the board game.
        Endless path (16)
        pp; 55 DwgNo 1/15|
DE- <TITLE TERMS> INVESTMENT; BOARD; GAME; GAME; PIECE; MOVE; PATH; DEFINE;
    STOCK; SPACE; CLOSE; VALUE; DETERMINE; CHANCE; INDICATE|
DC- P36|
IC- <MAIN> A63F-003/00|
FS- EngPI||

 17/4/11   (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2001-080621/200109|
XR- <XRPX> N01-061378|
TI- Risk determination method of **portfolio** of instruments, involves
    determining if test condition defined by **rule** in each trading
    strategy defined for **portfolio** , is met based on which composition of
    portfolio is changed|
PA- ALGORITHMICS INT CORP (ALGO-N)|

```
AU- <INVENTORS> DE PRISCO B; DEGRAAF J; DOLEZAL A|
NC- 092|
NP- 003|
PN- WO 200075819  A2 20001214 WO 2000CA655   A  20000602 200109 B|
PN- AU 200052038  A  20001228 AU 200052038   A  20000602 200119
PN- EP 1183633    A2 20020306 EP 2000936580  A  20000602 200224
    <AN> WO 2000CA655  A  20000602|
AN- <LOCAL> WO 2000CA655 A 20000602; AU 200052038 A 20000602; EP 2000936580
    A 20000602; WO 2000CA655 A 20000602|
AN- <PR> US 99324920 A 19990603|
FD- WO 200075819  A2 G06F-017/60
    <DS> (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
    DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK
    LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL
    TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
    <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
    LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
FD- AU 200052038  A  G06F-017/60    Based on patent WO 200075819
FD- EP 1183633    A2 G06F-017/60    Based on patent WO 200075819
    <DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV
    MC MK NL PT RO SE SI|
LA- WO 200075819(E<PG> 22); EP 1183633(E) |
DS- <NATIONAL> AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM
    EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
    LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
    TR TT TZ UA UG US UZ VN YU ZA ZW|
DS- <REGIONAL> AL; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
    LT; LU; LV; MC; MK; NL; PT; RO; SE; SI; EA; GH; GM; KE; LS; MW; MZ; OA;
    SD; SL; SZ; TZ; UG; ZW|
AB- <PN> WO 200075819 A2|
AB- <NV> NOVELTY -  Rule  in each trading strategy defined for  portfolio
    of instruments in view of tracked attribute applied to  rule , is
    evaluated for each time of interest for each scenario to determine if
    test condition defined by  rule  is met. The composition of  portfolio
    is changed by simulating execution of appropriate trade of instrument
    to achieve target goal, based on determination to produce risk metric
    for  portfolio . |
AB- <BASIC> DETAILED DESCRIPTION - Each trading strategy includes one  rule
    , one tracked instrument, one tracked attribute applied to the  rule ,
    target goal, trading instrument and funding instrument. The composition
    of the  portfolio  changed based on test condition that is satisfied,
    is employed to produce risk metric. INDEPENDENT CLAIMS are also
    included for the following:
        (a) Dynamic  portfolio  of instruments;
        (b) Risk management system
        USE - For analysis of risk of  portfolio  of instruments is
    financial institutions, trading organizations, government regulators,
    natural resource-based corporation.
        ADVANTAGE - Permits an user to employ dynamic trading strategies
    using  rules  which effectively define how a  portfolio  of instruments
    will evolve over time and permits the user to assess the performance of
    competing sets of trading strategies.
        DESCRIPTION OF DRAWING(S) - The figure shows the flowchart of
    evaluating  portfolio .
        pp; 22 DwgNo 4/4|
DE- <TITLE TERMS> RISK; DETERMINE; METHOD;  PORTFOLIO ; INSTRUMENT;
    DETERMINE; TEST; CONDITION; DEFINE;  RULE ; TRADE; STRATEGY; DEFINE;
    PORTFOLIO ; BASED; COMPOSITION;  PORTFOLIO ; CHANGE|
DC- T01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-J05A2; T01-J15|
FS- EPI||
```

17/4/12   (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2001-080055/200109|
XR- <XRPX> N01-061003|
TI- Compliance system for funds, modifies fund information stored in
    processor based on received value information or trade information, and
    is compared with investment **rules** also stored in it|
PA- CHASE MANHATTAN BANK (CHAS-N) |
AU- <INVENTORS> CASHMAN D; DAMPHOUSSE D; DRYSDALE V; EKHTMAN L; GUERRIERO C
    ; HEBERT K; KUMAR R; LEEPER R; LEVINE H; MANDEL B; MILLER W C; O'SHEA C
    ; PECK W; PEZZULLO D|
NC- 073|
NP- 003|
PN- WO 200058900 A1 20001005 WO 2000US8642 A 20000331 200109 B|
PN- AU 200041867 A   20001016 AU 200041867   A 20000331 200109
PN- EP 1212711   A1 20020612 EP 2000921568 A 20000331 200239
    <AN> WO 2000US8642 A 20000331|
AN- <LOCAL> WO 2000US8642 A 20000331; AU 200041867 A 20000331; EP
    2000921568 A 20000331; WO 2000US8642 A 20000331|
AN- <PR> US 2000516377 A 20000301; US 99127273 P 19990331|
FD- WO 200058900 A1 G06F-017/60
    <DS> (National): AL AU BA BB BG BR CA CN CU CZ EE GE HU ID IL IS JP KP
    KR LC LK LR LT LV MG MK MN MX NO NZ PL RO SG SI SK SL TR TT UA UZ VN YU
    <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
    LU MC MW NL OA PT SD SE SL SZ TZ UG ZW
FD- AU 200041867 A G06F-017/60   Based on patent WO 200058900
FD- EP 1212711   A1 G06F-017/60   Based on patent WO 200058900
    <DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV
    MC MK NL PT RO SE SI|
LA- WO 200058900(E<PG> 163); EP 1212711(E)|
DS- <NATIONAL> AL AU BA BB BG BR CA CN CU CZ EE GE HU ID IL IS JP KP KR LC
    LK LR LT LV MG MK MN MX NO NZ PL RO SG SI SK SL TR TT UA UZ VN YU|
DS- <REGIONAL> AL; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
    LT; LU; LV; MC; MK; NL; PT; RO; SE; SI; EA; GH; GM; KE; LS; MW; OA; SD;
    SL; SZ; TZ; UG; ZW|
AB- <PN> WO 200058900 A1|
AB- <NV> NOVELTY - A computer processor coupled to data memory, has
    investment rules and **fund** information storage. Processor has
    receivers to receive trade information of financial instruments
    comprising fund, and value information of financial instrument over
    given time period. Fund information is modified based on either value
    or trade information, and is compared with investment **rules** to
    generate signal accordingly.|
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for
    the following:
        (a) compliance method;
        (b) compliance checking system;
        (c) compliance checking method;
        (d) financial analysis system;
        (e) financial analysis method;
        (f) article of manufacture
        USE - For **portfolio** investment guidelines compliance and
    financial fund administration such as **mutual funds** and pension
    funds in insurance service, global investment vehicles requirement
    service.
        ADVANTAGE - Improves flexibility to define the financial data
    required for a given fund, since the financial data is recorded and
    maintained. The system does not require that highly skilled personnel
    spend substantial amount of time performing laborious arithmetic, since

they are freed up to perform more in-depth analysis.
 DESCRIPTION OF DRAWING(S) - The figure shows the schematic
depiction of flow of information from fund managers through financial
institution to system.
 pp; 163 DwgNo 1/34|
DE- <TITLE TERMS> COMPLIANT; SYSTEM; FUND; MODIFIED; FUND; INFORMATION;
 STORAGE; PROCESSOR; BASED; RECEIVE; VALUE; INFORMATION; TRADE;
 INFORMATION; COMPARE; INVESTMENT; **RULE** ; STORAGE|
DC- T01|
IC- <MAIN> G06F-017/60|
IC- <ADDITIONAL> G06F-017/00; G06F-019/00|
MC- <EPI> T01-J05A2; T01-S03|
FS- EPI||

 17/4/13   (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2000-038318/200003|
XR- <XRPX> N00-028920|
TI- Customer accounts management system for telecommunication service|
PA- MCI COMMUNICATIONS CORP (MCIC-N)|
AU- <INVENTORS> AUZENNE M; AYLING S; FORRER M; REDDY R; SEYMOUR J; TEMMEL D
 ; ZAINAL H|
NC- 001|
NP- 001|
PN- US 5995946   A 19991130 US 97963020   A 19971103 200003 B|
AN- <LOCAL> US 97963020 A 19971103|
AN- <PR> US 97963020 A 19971103|
FD- US 5995946   A G06F-017/60|
LA- US 5995946(24)|
AB- <PN> US 5995946 A|
AB- <NV> NOVELTY - A processor converts string of characters by applying
 object oriented programming software module to string of characters, to
 retrieve link record from data storage system in accordance with
 customer account query. The processor generates response message
 including link record and submits response message to customer service
 facility so that it communicates with database using link record.|
AB- <BASIC> DETAILED DESCRIPTION - A data storage system stores link record
 containing pointer corresponding to telephony service account managed
 by a management system within telecommunication system. The processor
 is coupled to data storage system, receives string of characters
 containing process request related to telephony service account from
 customer service facility. An INDEPENDENT CLAIM is also included for a
 method for managing and providing customer service facility
 information.
 USE - For telecommunication service such as cellular telephony
 service, paging service, internet service, etc.
 ADVANTAGE - Enables to establish multiple service accounts that can
 be linked as single billing statement and which can be consolidated
 during service inquiries and changes. Enables to accommodate new and
 enhanced telecommunication service offerings without requiring to
 design and implement dedicated customer **account   management** system.
 Allows standardized system process manages to be passed among
 functional components to effectuate service operations. Allows
 standardized messages to be converted into objects that may be
 processed by computing agents for encapsulating business **rules** .
 DESCRIPTION OF DRAWING(S) - The figure shows the flowchart
illustrating operations carried out by integrate services management
system.
 pp; 24 DwgNo 15/15|

DE- <TITLE TERMS> CUSTOMER; ACCOUNT; MANAGEMENT; SYSTEM; TELECOMMUNICATION; SERVICE|
DC- T01|
IC- <MAIN> G06F-017/60|
IC- <ADDITIONAL> G06F-017/30|
MC- <EPI> T01-J05A; T01-J05B|
FS- EPI||

 17/4/14   (Item 14 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 1999-619877/199953|
DX- <RELATED> 2001-389529; 2002-048412|
XR- <XRPX> N99-457166|
TI- Computerized stocks selection method for investment **portfolio** |
PA- O'SHAUGHNESSY J P (OSHA-I)|
AU- <INVENTORS> O'SHAUGHNESSY J P|
NC- 001|
NP- 001|
PN- US 5978778   A 19991102 US 9634089   A 19961230 199953 B
    <AN> US 97995296   A 19971220|
AN- <LOCAL> US 9634089 A 19961230; US 97995296 A 19971220|
AN- <PR> US 9634089 P 19961230; US 97995296 A 19971220|
FD- US 5978778   A B42D-015/00   Provisional application US 9634089|
LA- US 5978778(12) |
AB- <PN> US 5978778 A|
AB- <NV> NOVELTY - The selection method involves accessing a stock
    information database and selecting stocks for investment **portfolio** ,
    based on the database information meeting certain criteria. After
    selection, records are sorted out to identify the stocks which meet the
    criteria in descending order of one year appreciation in stock price
    and a list is prepared to select the company.|
AB- <BASIC> DETAILED DESCRIPTION - The criteria for selecting the stocks
    include selecting stocks of companies with database records indicate,
    market capitalization in excess of 150,000,000 dollar, price to sales
    ratio lower than 1.5 and annual earnings that are higher than previous
    year's annual earnings. An INDEPENDENT CLAIM is also included for
    program for stock selection.
        USE - For investment **portfolio** .
        ADVANTAGE - Automates decision making to maximum extent, by using
    objective **rule   based** strategy. The choice of several right factors,
    reduces risk while maintaining similar returns.
        DESCRIPTION OF DRAWING(S) - The figure is a systematic flow chart
    illustrating selection of stocks for a value strategy.
        pp; 12 DwgNo 1/2|
DE- <TITLE TERMS> STOCK; SELECT; METHOD; INVESTMENT; **PORTFOLIO** |
DC- P76|
IC- <MAIN> B42D-015/00|
FS- EngPI||

 17/4/15   (Item 15 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 1998-543122/199846|
XR- <XRPX> N98-422814|
TI- Service control point feature interaction managing system e.g. for
    telephone network - has several service feature processors several call

processing records with customer call processing records specifying
services subscribed to by caller|
PA- TELCORDIA TECHNOLOGIES INC (TELC-N); BELL COMMUNICATIONS RES INC
   (BELL-N) |
AU- <INVENTORS> BECK D; FISHER G M; SCHAFER C L; VALIN S E; WEINRICH T M|
NC- 020|
NP- 004|
PN- WO 9844707   A1 19981008 WO 98US6068   A 19980327 199846 B|
PN- US 5966434   A 19991012 US 97829595   A 19970331 199949
PN- EP 1013060   A1 20000628 EP 98913200   A 19980327 200035
   <AN> WO 98US6068   A 19980327
PN- JP 2000510315 W 20000808 JP 98541836   A 19980327 200043
   <AN> WO 98US6068   A 19980327|
AN- <LOCAL> WO 98US6068 A 19980327; US 97829595 A 19970331; JP 98541836 A
   19980327; WO 98US6068 A 19980327; EP 98913200 A 19980327; WO 98US6068 A
   19980327|
AN- <PR> US 97829595 A 19970331|
FD- WO 9844707   A1 H04M-003/42
   <DS> (National): CA JP
   <DS> (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE
FD- EP 1013060   A1 H04M-003/42   Based on patent WO 9844707
   <DS> (Regional): DE FR GB IT SE
FD- JP 2000510315 W H04M-003/42   Based on patent WO 9844707|
LA- WO 9844707(E<PG> 20); EP 1013060(E); JP 2000510315(23)|
DS- <NATIONAL> CA JP|
DS- <REGIONAL> AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL;
   PT; SE|
AB- <BASIC> WO 9844707 A
      The service control point for a telephone network includes service
   feature processors. Each service feature processor includes executing a
   predetermined set of instructions to implement a set telephone service.
   The service control point has customer call processing records. Each
   call processing record includes data which corresponds to one or more
   service features in each customer's service **portfolio** .
      A feature manager processor is responsive to one or more **trigger**
   messages and selects the service feature processors dynamically to
   implement each customer's service **portfolio** . The data are used by a
   corresponding service processors when executing the predetermined set
   of instructions.
      ADVANTAGE - Improves call processing applications and improves
   efficiency and effectiveness of call processing procedures.
      Dwg.1/3|
DE- <TITLE TERMS> SERVICE; CONTROL; POINT; FEATURE; INTERACT; MANAGE;
   SYSTEM; TELEPHONE; NETWORK; SERVICE; FEATURE; PROCESSOR; CALL; PROCESS;
   RECORD; CUSTOMER; CALL; PROCESS; RECORD; SPECIFIED; SERVICE; CALL|
DC- W01|
IC- <MAIN> H04M-003/42|
IC- <ADDITIONAL> H04Q-003/545|
MC- <EPI> W01-C02A7; W01-C02B|
FS- EPI||

 17/4/16   (Item 16 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 1996-300845/199630|
XR- <XRPX> N96-253063|
TI- Computerised data processing system for investment data - shares
   responsibility for receiving, processing, creating and disseminating of
   data between external user interface and server for use with **mutual
   fund   portfolio** management and transactional information|

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PA- FS HOLDINGS INC (FSHO-N)|
AU- <INVENTORS> CWENAR D|
NC- 066|
NP- 004|
PN- WO 9618963    A1 19960620 WO 95US15673   A  19951201 199630 B|
PN- AU 9643731    A  19960703 AU 9643731     A  19951201 199642
PN- EP 806017     A1 19971112 EP 95942535    A  19951201 199750
    <AN> WO 95US15673   A  19951201
PN- US 5893079    A  19990406 US 94354616    A  19941213 199921
    <AN> US 97825254    A  19970327|
AN- <LOCAL> WO 95US15673 A 19951201; AU 9643731 A 19951201; EP 95942535 A
    19951201; WO 95US15673 A 19951201; US 94354616 A 19941213; US 97825254
    A 19970327|
AN- <PR> US 94354616 A 19941213; US 97825254 A 19970327|
CT- US 4242614; US 4656475; US 4731551; US 4755792; US 5132596; US 5315634;
    US 5339392|
FD- WO 9618963    A1 G06F-157/00
    <DS> (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE
    HU IS JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW MX NO NZ PL PT RO RU
    SD SE SG SI SK TJ TM TT UA UG UZ VN
    <DS> (Regional): AT BE CH DE DK ES FR GB GR IE IT KE LS LU MC MW NL OA
    PT SD SE SZ UG
FD- AU 9643731    A  G06F-157/00    Based on patent WO 9618963
FD- EP 806017     A1 G06F-019/00    Based on patent WO 9618963
    <DS> (Regional): AT BE CH DE ES FR GB IE IT LI
FD- US 5893079    A  G06G-007/52    Cont of application US 94354616|
LA- WO 9618963(E<PG> 37); EP 806017(E)|
DS- <NATIONAL> AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IS
    JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD SE
    SG SI SK TJ TM TT UA UG UZ VN|
DS- <REGIONAL> AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; KE; LS; LU; MC;
    MW; NL; OA; PT; SD; SE; SZ; UG; LI|
AB- <BASIC> WO 9618963 A
        The processing system includes an external data interface for
    receiving and processing investment data from non-user outside sources.
    A server element in communication with the external data interface
    receives the non-user outside source data and stores the investment
    data in a central data base supported by the server. The server
    includes an element for processing the investment data.
        An external user interface element in communication with the server
    processes data, delivers enquiries and data to the server and receives
    investment data from the server. The server includes an element for
    delivering to the user interface investment data stored in the central
    data base. Finally an element permits substantially simultaneous access
    to the server through the external user interface by several users.
        ADVANTAGE - Provides rapid and efficient receipt, processing and
    delivery of investment information through external data interface.
    Permits real-time, rule - based compliance review to determine that
    proposed transaction will not violate predetermined rules . Rapid
    portfolio review. User friendly. Several users may access investment
    data simultaneously. Transactions may be carried out rapidly
    eliminating need for paper transaction tickets.
        Dwg.1/6|
DE- <TITLE TERMS> COMPUTER; DATA; PROCESS; SYSTEM; INVESTMENT; DATA; SHARE;
    RECEIVE; PROCESS; DISSEMINATE; DATA; EXTERNAL; USER; INTERFACE; SERVE;
    MUTUAL; FUND; PORTFOLIO ; MANAGEMENT; INFORMATION|
DC- T01|
IC- <MAIN> G06F-019/00; G06F-157/00; G06G-007/52|
MC- <EPI> T01-H07C; T01-J05B4; T01-M02A1|
FS- EPI||
```

17/4/17   (Item 17 from file: 350)

IM- *Image available*
AA- 1995-194417/199526|
XR- <XRPX> N95-152669|
TI- Mini- **portfolio** for drawing diagrams and graphs away from office - has
    two leaves, with one having clipboard and arrangement which makes
    ruler to move up and down and always being parallel to lower edge of
    leaf|
PA- LEVESQUE M (LEVE-I)|
AU- <INVENTORS> LEVESQUE M|
NC- 001|
NP- 001|
PN- CA 2107313   A 19950330 CA 2107313   A 19930929 199526 B|
AN- <LOCAL> CA 2107313 A 19930929|
AN- <PR> CA 2107313 A 19930929|
FD- CA 2107313   A B43L-005/00|
LA- CA 2107313(F<PG> 7)|
AB- <BASIC> CA 2107313 A
        The mini- **portfolio** is made of cardboard and covered with suitable
    material. It has two leaves with retaining straps horizontally across
    one leaf for maintaining a sheet of paper while drawing on it,
    especially during windy conditions. There is a clip (6) for holding the
    sheets of paper while drawing.
        There is a system of wires (11) along the periphery of the leaf and
    passing through pivots (12), with a **ruler** (15) guided up and down on
    this wire and moving parallel to the bottom edge. This wire is
    tensioned by a spring (14). There is a pocket (21) on the other leaf of
    the **portfolio** and a calculator (22) capable of calculating in three
    systems of measures viz. F.P.S system, S.I. units, and decimal system,
    and also capable of converting one system to the other.
        ADVANTAGE - Makes a person able to draw diagrams as precisely as
    done in a proper office on a proper drawing board.
        Dwg.1/2|
DE- <TITLE TERMS> MINI; **PORTFOLIO** ; DRAW; DIAGRAM; GRAPH; OFFICE; TWO;
    LEAF; ONE; CLIPBOARD; ARRANGE; **RULE** ; MOVE; UP; DOWN; PARALLEL; LOWER;
    EDGE; LEAF|
DC- P25; P77|
IC- <MAIN> B43L-005/00|
IC- <ADDITIONAL> A47B-027/00|
FS- EngPI||

 17/4/18   **(Item 18 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
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AA- 1982-D9737E/198214|
TI- Books and **portfolios** data search appts. - has read-out and
    interrogation windings on C-shaped magnetic circuits and energising
    amplifiers forming code for comparison with set code|
PA- AS BELO TEC CYBERN (ABTE-R)|
AU- <INVENTORS> KHATSIREVI V G; PLOTNIKOV V A; YARMOSH N A|
NC- 001|
NP- 001|
PN- SU 840978   B 19810630 ·   198214 B|
AN- <PR> SU 2599005 A 19780403|
FD- SU 840978   B |
LA- SU 840978(3)|
AB- <BASIC> SU 840978 B
        Data search appts. contg. comparator, data-carrier running number
    and set number registers, number setter and readout units has greater

reliability for use in data- search systems when searching for format data-carriers such as books and **portfolios** . The search is made more accurate for small format carriers by mounting readout and interrogation windings on C-shaped magnetic circuits and connecting them to a corresp. amplifier.

To find any necessary data-carrier, its number is encoded into the number setter and the button is pressed to reset **triggers** by a control unit. A logical 1-level is produced only in readout windings for which coding holes of the coding plate are present in the air gap of the corresp. C-shaped magnetic circuit.

The information from the energised and non-energised amplifiers forms a parallel code presented by rails to the running number register. The search continues until the enregistered running and set numbers compare. An indicator is then switched on and the control stops further pulses to the distributor. Bul. 23/23.6.81. (3pp|

DE- <TITLE TERMS> BOOK; **PORTFOLIO** ; DATA; SEARCH; APPARATUS; READ-OUT; INTERROGATION; WIND; C-SHAPED; MAGNETIC; CIRCUIT; ENERGISE; AMPLIFY; FORMING; CODE; COMPARE; SET; CODE|
DC- T04|
IC- <ADDITIONAL> G06K-021/00|
MC- <EPI> T04-A03A|
FS- EPI||

17/4/19   (Item 19 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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AA- 1980-K8732C/198045|
TI- Carrying case safety latch - has two handle portions engaged by male latch pin inserted in female receptacle under pressure|
PA- PEREZ-ALONSO D (PERE-I)|
AU- <INVENTORS> PEREZALONS D|
NC- 001|
NP- 001|
PN- US 4228666   A 19801021   198045 B|
AN- <PR> US 7926395 A 19790402|
AB- <BASIC> US 4228666 A
The safety latch incorporates a male latch pin which is inserted into a female receptacle under pressure. It can be retained in the closed position by the action of a ratchet mechanism which is incorporated into a joined handle by a hinge mechanism of the lid portion of the case.

The closure is concealed when the user takes the handle of the case in his hand. When the button or **trigger** is pressed on the upper side of the handle, the handle opens along its centre.|
DE- <TITLE TERMS> CARRY; CASE; SAFETY; LATCH; TWO; HANDLE; PORTION; ENGAGE; MALE; LATCH; PIN; INSERT; FEMALE; RECEPTACLE; PRESSURE|
DE- <ADDITIONAL WORDS> **PORTFOLIO** ; SUITCASE; ATTACHE|
DC- Q47|
IC- <ADDITIONAL> E05B-065/52|
FS- EngPI||

17/4/20   (Item 1 from file: 347)
FN- DIALOG(R)File 347:JAPIO|
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|
TI- **PORTFOLIO** MANAGEMENT AND EVALUATION SYSTEM
PN- 2001-319049 -JP 2001319049 A-
PD- November 16, 2001 (20011116)
AU- YOSHIKAWA SEIJI
PA- XNET CORP
AN- 2000-133767 -JP 2000133767-

AN- 2000-133767 -JP 2000133767-
AD- May 02, 2000 (20000502)
G06F-017/60
AB- PROBLEM TO BE SOLVED: To provide a **portfolio** management and
      evaluation system which is reduced in cost and has a high computing
      function. SOLUTION: This **portfolio** management and evaluation system
      which generates a **portfolio** from data generated as a financial
      article is sold or bought and presents it to the customer. This
      system is equipped with a **rule** book 25A which stores **rules**
      necessary for processing the data by at least types of business or
      customers, means (steps S2 (S2a, S2b), S4 (S4a, S4b)) which select a
      rule needed for data processing from the **rule** book 25A, and means
      (steps S3, S5) generating the **portfolio** of the customer according
      to the selected **rule** . COPYRIGHT: (C)2001,JPO

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